

EXHIBIT L-1

EXAMINATION UNDER OATH OF TAMMY COLE

Tammy Lynn Cole**1**

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<p>1 EXAMINATION UNDER OATH</p> <p>2 of:</p> <p>3 TAMMY LYNN COLE</p> <p>4 Taken on Thursday, December 22, 2015</p> <p>5 9:02 a.m.</p> <p>6 at</p> <p>7 Huntsville, Alabama</p> <p>8 Re: Policy #: 49-922-976-00</p> <p>9 Claim #: 300-0006560-205</p> <p>10 DOL: 02/10/2015</p>	<p>1 INDEX</p> <p>2 EXAMINATION</p> <p>3 Page.</p> <p>4 TAMMY LYNN COLE</p> <p>5 Examination By MR. BURKE 5</p> <p>6 EXHIBITS</p> <p>7</p> <p>8</p> <p>9</p> <p>10 Exhibit No. 1 17</p> <p>11 (Copy of driver's license for Willard</p> <p>12 Dee Cole and Tammy Lynn Cole -</p> <p>13 attached to the Examination Under</p> <p>14 Oath transcript)</p> <p>15 Exhibit No. 2 61</p> <p>16 (Photographs - attached to the</p> <p>17 Examination Under Oath transcript)</p> <p>18 Exhibit No. 3 73</p> <p>19 (Sketch of floor plan of house -</p> <p>20 attached to the Examination Under</p> <p>21 Oath transcript)</p> <p>22 Exhibit No. 4 74</p> <p>23 (Contents spreadsheet - attached to</p> <p>the Examination Under Oath</p> <p>transcript)</p> <p>Exhibit No. 5 83</p> <p>(Proof of Loss - attached to the</p> <p>Examination Under Oath transcript)</p> <p>Exhibit No. 6 85</p> <p>(The Howarth Group Estimate -</p> <p>attached to the Examination Under</p> <p>Oath transcript)</p>
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<p>1 APPEARANCES</p> <p>2 For Tammy Lynn Cole and Willard Dee Cole:</p> <p>3 Mr. Kenneth B. Cole, Jr.</p> <p>4 Conchin, Cloud & Cole</p> <p>5 2404 Commerce Court SW</p> <p>6 Suite B</p> <p>7 Huntsville, Alabama 35801</p> <p>8 (256) 384-7777</p> <p>9</p> <p>10 For Auto-Owner's Insurance:</p> <p>11 Mr. Warren "Bo" Burke, Jr.</p> <p>12 Klasing Williamson & Burke, PC</p> <p>13 1601 Providence Park</p> <p>14 Birmingham, Alabama 35242</p> <p>15 (205) 980-4733</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p>	<p>1 Exhibit No. 7 111</p> <p>2 (Photographs - attached to the</p> <p>3 Examination Under Oath transcript)</p> <p>4 Exhibit No. 8 112</p> <p>5 (Photographs - attached to the</p> <p>6 Examination Under Oath transcript)</p> <p>7 Exhibit No. 9 136</p> <p>8 (Correspondence dated 4/24/2015 to</p> <p>9 Auto-Owner's Insurance from Willard</p> <p>10 and Tammy Cole - attached to the</p> <p>11 Examination Under Oath transcript)</p> <p>12 Exhibit No. 10 136</p> <p>13 (Correspondence dated August 5, 2015,</p> <p>14 to Auto-Owner's Insurance from</p> <p>15 Willard and Tammy Cole - attached to</p> <p>16 the Examination Under Oath</p> <p>17 transcript)</p> <p>18 Exhibit No. 11 138</p> <p>19 (Correspondence dated July 28, 2015,</p> <p>20 to Willard and Tammy Cole from David</p> <p>21 Eshenour - attached to the</p> <p>22 Examination Under Oath transcript)</p> <p>23 Exhibit No. 12 140</p> <p>(Photographs - attached to the</p> <p>Examination Under Oath transcript)</p> <p>Exhibit No. 13 152</p> <p>(Document entitled "Documents and</p> <p>Things for Production" - attached to</p> <p>the Examination Under Oath</p> <p>transcript)</p>

Tammy Lynn Cole**2**

<p style="text-align: right;">Page 5</p> <p>1 PROCEEDINGS</p> <p>2 THE REPORTER: If you'll raise</p> <p>3 your right hand, please?</p> <p>4 Do you solemnly swear that the</p> <p>5 testimony you're about to give will be the</p> <p>6 truth, the whole truth, nothing but the</p> <p>7 truth, so help you God?</p> <p>8 MRS. TAMMY LYNN COLE: Yes,</p> <p>9 ma'am.</p> <p>10 THE REPORTER: Thank you.</p> <p>11 EXAMINATION BY MR. BURKE:</p> <p>12 Q Mrs. Cole, my name is Bo Burke. I'm</p> <p>13 here to take your examination under oath on</p> <p>14 behalf of Owner's Insurance Company. My</p> <p>15 first question is: Do you mind if I call you</p> <p>16 Tammy?</p> <p>17 A Yes, that's fine. That's fine.</p> <p>18 Q Thank you. And again, this is just</p> <p>19 trying to get some answers to some questions</p> <p>20 so that we can send this up and get it looked</p> <p>21 over and, you know, make some decisions as to</p> <p>22 the value of this claim, whether there's</p> <p>23 coverage, just to address it all around. And</p>	<p style="text-align: right;">Page 7</p> <p>1 say either "yes" or "no."</p> <p>2 And then I'll try not to talk over</p> <p>3 you, but again, that's just something, when</p> <p>4 people get to talking, it's just how people</p> <p>5 talk in real life. But sometimes if you're</p> <p>6 talking and I'm talking or we start</p> <p>7 interrupting each other, it just makes it</p> <p>8 very difficult. So, if you catch me doing</p> <p>9 that, let me know, and if I catch you, I'll</p> <p>10 try to let you know as well.</p> <p>11 A Okay.</p> <p>12 Q Can I get your full name, please?</p> <p>13 A Tammy Lynn Cole.</p> <p>14 Q And how do you spell the Lynn?</p> <p>15 A L-Y-N-N.</p> <p>16 Q Tammy, have you ever been known by</p> <p>17 any other names?</p> <p>18 A Tammy Daniel Cole.</p> <p>19 Q Is Daniel from a previous marriage?</p> <p>20 A Maiden. Uh-huh.</p> <p>21 Q Maiden name, okay. All right.</p> <p>22 What's your date of birth?</p> <p>23 A 7/5/68.</p>
<p style="text-align: right;">Page 6</p> <p>1 that's really, like I said, all this is, is</p> <p>2 to gather some information.</p> <p>3 It's not intended to be an</p> <p>4 inquisition or anything like that. And I say</p> <p>5 that, but if you need a break at any time</p> <p>6 along the way, let me know and we'll stop and</p> <p>7 take a break.</p> <p>8 If you don't understand a question I</p> <p>9 ask you, let me know and I'll rephrase the</p> <p>10 question, and that -- that will probably</p> <p>11 happen a few times.</p> <p>12 A Okay.</p> <p>13 Q The only other thing I can think of</p> <p>14 that I'd ask you, and I certainly would let</p> <p>15 anybody else fill in if they like, but the</p> <p>16 court reporter is taking down what your</p> <p>17 answers -- how your responses are, and</p> <p>18 sometimes when you say "uh-huh" or "huh-uh,"</p> <p>19 it's hard to understand. So, I'll ask you</p> <p>20 and I'll try to remind you.</p> <p>21 A Okay.</p> <p>22 Q And it's just human nature to do it</p> <p>23 that way. But I'll try to remind you, just</p>	<p style="text-align: right;">Page 8</p> <p>1 Q And we can go off the record for</p> <p>2 just a second. If I can get your social</p> <p>3 security number, and I'm just going to put</p> <p>4 your last four digits on the record, please.</p> <p>5 (The deponent gave her Social</p> <p>6 Security number off the record.)</p> <p>7 MR BURKE:</p> <p>8 Q 5715, the last four?</p> <p>9 A (Nodded head yes.)</p> <p>10 Q And you're currently married,</p> <p>11 correct?</p> <p>12 A Yes.</p> <p>13 Q And that was Willard Cole that I met</p> <p>14 earlier?</p> <p>15 A Yes.</p> <p>16 Q All right. Have you had any</p> <p>17 previous marriages?</p> <p>18 A Yes.</p> <p>19 Q Okay. Who else have you been</p> <p>20 married to?</p> <p>21 A Dennis Davis.</p> <p>22 Q And when were you married to Mr.</p> <p>23 Davis?</p>

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<p style="text-align: right;">Page 9</p> <p>1 A In 1988.</p> <p>2 Q Okay. And when did that marriage</p> <p>3 end?</p> <p>4 A In 1992.</p> <p>5 Q Okay. And by divorce?</p> <p>6 A Yes.</p> <p>7 Q Other than Mr. Cole and Mr. Davis,</p> <p>8 any other marriages?</p> <p>9 A No.</p> <p>10 Q Okay. And where do you and Mr. Cole</p> <p>11 currently reside?</p> <p>12 A At 16099 Alabama Highway 157,</p> <p>13 Moulton, 35650.</p> <p>14 Q And is that the address where the</p> <p>15 fire occurred?</p> <p>16 A It's right beside it.</p> <p>17 Q Okay. Do y'all own this property as</p> <p>18 well?</p> <p>19 A We do.</p> <p>20 Q Okay. Is it on the same lot or same</p> <p>21 land as the house that burned?</p> <p>22 A Yes. It's on the same.</p> <p>23 Q Okay. What's the address of the</p>	<p style="text-align: right;">Page 11</p> <p>1 Q How old is Miranda?</p> <p>2 A She's 27.</p> <p>3 Q Does she live with y'all?</p> <p>4 A No.</p> <p>5 Q Does Walker live with y'all?</p> <p>6 A He stays with us a lot.</p> <p>7 Q I understand.</p> <p>8 A He has -- yes, he has stayed with</p> <p>9 us. He stays with us about all the time.</p> <p>10 Q Okay.</p> <p>11 A Yeah.</p> <p>12 Q And does Miranda live in the Moulton</p> <p>13 area?</p> <p>14 A At Hatton.</p> <p>15 Q Okay. At Hatton? All right. Do</p> <p>16 you have any other children?</p> <p>17 A Siresa, our baby daughter.</p> <p>18 Q And where does Siresa live?</p> <p>19 A She is staying with some friends</p> <p>20 right now because we don't have room in that</p> <p>21 apartment that we're in.</p> <p>22 Q All right. Was she living with you</p> <p>23 and Willard Cole at the time of the fire?</p>
<p style="text-align: right;">Page 10</p> <p>1 house that burned?</p> <p>2 A 16125 Alabama Highway 157, Moulton,</p> <p>3 35650.</p> <p>4 Q Who was at the house at the time of</p> <p>5 the fire; was it just you and your husband?</p> <p>6 A And our grandbaby.</p> <p>7 Q What's your grandbaby's name?</p> <p>8 A Walker.</p> <p>9 Q Walker?</p> <p>10 A Uh-huh.</p> <p>11 Q W-A --</p> <p>12 A W-A-L-K-E-R, yes.</p> <p>13 Q Okay. Yeah, I've seen some</p> <p>14 pictures. Is he the only grandbaby?</p> <p>15 A On my side, yes.</p> <p>16 Q Okay. How old is Walker?</p> <p>17 A He's four.</p> <p>18 Q And who is Walker's mom? How -- who</p> <p>19 is the -- is it your daughter or your son?</p> <p>20 A My daughter.</p> <p>21 Q Your daughter. What's your</p> <p>22 daughter's name?</p> <p>23 A Miranda.</p>	<p style="text-align: right;">Page 12</p> <p>1 A Yes.</p> <p>2 Q And how old is Siresa?</p> <p>3 A She turned 19 September the 7th.</p> <p>4 Q What does Miranda do for a living?</p> <p>5 A She works at a chiropractor.</p> <p>6 Q And what about Siresa?</p> <p>7 A She works at WalMart in Decatur and</p> <p>8 at John's Barbecue.</p> <p>9 Q And either one of them in college or</p> <p>10 going to school right now?</p> <p>11 A No.</p> <p>12 Q Okay. I'm asking this first about</p> <p>13 you. Do you have any health issues? Is your</p> <p>14 health -- would you describe it as good?</p> <p>15 A Yes.</p> <p>16 Q Okay. How about Willard, your</p> <p>17 husband, is his health --</p> <p>18 A He has heart -- he's had stents put</p> <p>19 in, yeah.</p> <p>20 Q Okay. Had any recent issues, say in</p> <p>21 the past three years?</p> <p>22 A Huh-uh.</p> <p>23 Q All right. And then, caught you the</p>

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1 first time.
2 A I --
3 Q You need to say "yes" or "no".
4 A No. No, not in the last three
5 years. No.
6 Q Okay. When did he have them put in;
7 do you recall? And just -- more than ten
8 years?
9 A The first one was in 1996. Or the
10 first two, I think, was in '96. And then in
11 2007, he had another one put in.
12 Q Do you take any medications?
13 A I do take medications.
14 Q Okay. What do you take?
15 A I take Dietrix.
16 Q What is that for?
17 A It's for diet.
18 Q Okay. Anything else?
19 A Glucophage.
20 Q All right. What is that one for?
21 A To help you regulate your sugar.
22 Q Okay. Are you diabetic?
23 A No. Well, I was, but I'm not -- I

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1 don't know. They done blood testing again.
2 Q Borderline?
3 A Yeah. Yes.
4 Q I'm familiar.
5 A I know. I don't know.
6 Q That was to regulate your sugar.
7 Anything else?
8 A No.
9 Q Okay. Are you taking anything today
10 or do either of these drugs, do they affect
11 your memory or would they cause you any
12 problems with answering my questions here
13 today?
14 A No.
15 Q Okay. Do you recall offhand -- and
16 again, I'm going to ask you some of these
17 questions. I understand you're probably the
18 better one to ask, even though it deals with
19 your husband. Do you know what medications
20 he may be taking?
21 A He takes -- he ain't going to be
22 able to tell you the names either. It's for
23 high blood pressure, cholesterol. Let's see,

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1 it's Zocor.
2 Q That's a cholesterol, correct?
3 A Yeah. One of them starts with an
4 "M." Oh, Lordy. We can call the pharmacist.
5 Q That's okay.
6 A Because I do not know. To be able
7 to tell you all the names, I can't.
8 Q No. If you can tell me what there
9 is, for high blood pressure, cholesterol?
10 A And arthritis.
11 Q Arthritis, okay.
12 A Etodolac, I think is the arthritis
13 one. Etodolac or something like that,
14 something. I don't know. E-T-D-O-L-E (sic).
15 I don't know.
16 Q Okay.
17 A I wish I had brought them, but I
18 didn't. I didn't know --
19 Q No, that's fine. That's fine. I'm
20 trying to get a general idea.
21 A Okay.
22 Q How bad is the arthritis?
23 A He's just -- he's got it in his

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1 thumbs real bad.
2 Q Both the thumbs?
3 A Yeah.
4 Q Okay. Tammy, where did you go to
5 school? Where'd you go to high school?
6 A Rogers High School.
7 Q Okay. Here in Alabama?
8 A Yes.
9 Q In the Athens area, is that right?
10 A Green Hill.
11 Q I was trying to think of
12 Rogersville. Okay.
13 A Yeah.
14 Q What about college; you have any
15 college?
16 A No.
17 Q Okay. What about any other kind of
18 training?
19 A No.
20 Q Ever been in the military?
21 A No.
22 Q All right. Ever been arrested for
23 anything?

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1 A No.
2 Q Okay. Ever filed bankruptcy?
3 A No.
4 Q And I think they gave me a copy, if
5 I can find it real quick.
6 Tell you what I'm going to ask you:
7 You have a valid driver's license?
8 A Yes.
9 Q Okay. It's an Alabama license?
10 A Yes.
11 MR. BURKE: Let me see if I can
12 see what I did with it.
13 (Exhibit No. 1 was marked for
14 identification.)
15 MR. BURKE:
16 Q Get that marked as Exhibit 1.
17 Ma'am, I'm going to show you what I've got
18 marked as Exhibit 1, and your attorneys gave
19 this to me this morning. Is this copies of
20 your license --
21 A Yes.
22 Q -- current license, and your
23 husband's current license?

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1 A Yes. It is.
2 Q And again, the 16125 Highway 157,
3 that's where the fire occurred?
4 A Yes.
5 Q I've got one more training question,
6 and again just -- I probably know the answer,
7 just to make sure. You've never served as a
8 volunteer firefighter or you don't have any
9 background in fire investigation or fire
10 training, anything like that?
11 A No.
12 Q Where do you currently work?
13 A At WalMart in Moulton.
14 Q How long have you been there?
15 A Eight years.
16 Q Where did you work prior to that?
17 A At Best Western in Muscle Shoals.
18 Q What is your current income at
19 WalMart?
20 A I make \$11 and something an hour.
21 Q Do you get any kind of bonuses or
22 anything like that from WalMart?
23 A We do get a My Share like every

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1 three months.
2 Q Okay. And how is that determined?
3 A By the stock and the -- our sales
4 and all.
5 Q Okay. How your particular store is
6 doing?
7 A Yes.
8 Q And how the stock of WalMart overall
9 is doing?
10 A Yeah.
11 Q Do you have any other job, any
12 second job, anything you do part-time?
13 A No.
14 Q Do you receive income from any other
15 source other than WalMart?
16 A (Nodded head no.)
17 Q In other words, do you have stock
18 dividends?
19 A I do have some stock in WalMart.
20 Q Okay. Does it pay dividends; do you
21 know?
22 A No, I don't --
23 Q What about rental property, things

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1 of that nature?
2 A Yes, we do have rental property.
3 Q Okay. Where is your rental
4 property?
5 A It's right there beside us also.
6 Q Okay. And is that in the same
7 location as the house that burned, the one
8 you're living in?
9 A Uh-huh. It's right -- right on the
10 hill, right beside. It's 16047 is the
11 address on those.
12 Q Okay. Is it -- well, let me ask
13 this: How many individual structures do
14 y'all own on that property?
15 A That's houses?
16 Q Uh-huh.
17 A Let's see, No. 2, three, four.
18 Crap. I need to -- no, it's lotted
19 different. Let's see. Two is a house. And
20 three is a lot, or actually it's a trailer.
21 No. Three is a lot. And four is a house.
22 Five is a trailer. And six is a house. And
23 seven is a house. Eight is a lot. Nine is a

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1 lot. And, ten is a lot, and 11 is a lot.
 2 That's a pool house. We call it a pool
 3 house, it's right behind our -- the house
 4 that burnt. We rent it out to this lady. So
 5 actually house houses would be one, two -- be
 6 five houses and three lots, four lots.
 7 Q Okay. I'm not sure I follow you.
 8 There are five houses on three different
 9 lots; is that correct?
 10 A No. It's -- I know it's confusing.
 11 Q Would it be easier if we just kind
 12 of draw me a map or draw me a little diagram?
 13 A Well, yeah. I mean --
 14 MR. KENNETH COLE: How many
 15 acres?
 16 THE WITNESS: It's seven.
 17 Seven -- right at seven acres.
 18 MR. KENNETH COLE: And y'all got
 19 it split up into different lots?
 20 THE WITNESS: We do, yeah. It's
 21 like a trailer park, basically, is what it
 22 would look like, yeah. And that's what -- I
 23 know it's weird the way I'm saying it, yes.

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1 MR. BURKE: No. I --
 2 MR. KENNETH COLE: He's just
 3 trying to figure out so if you can describe
 4 it to him in that way, then that may be
 5 helpful.
 6 MR. BURKE:
 7 Q Well, I guess, what I'm trying to
 8 get at is, I understand that there is the
 9 house that burned. There's the location that
 10 you and your husband are currently living.
 11 You mentioned this other rental property.
 12 Are any of the other structures rented out?
 13 A Yes.
 14 Q Okay. Who are the -- let me just go
 15 through those. I'll just start: How many
 16 total structures are there on the -- let's do
 17 it like that.
 18 A All right. Let me do it like this.
 19 All right. So, Lot 2, would be Wanda Lowry.
 20 Q Lot 2, is that a house?
 21 A It is a house.
 22 Q Okay. And it's rented to Wanda
 23 Lowry?

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1 A Uh-huh, it is.
 2 Q And what does she pay per month for
 3 that; do you know?
 4 A She pays 350.
 5 Q And is she up to date on the rent?
 6 A She is.
 7 Q Okay. How long has she been there?
 8 A A little over a -- she's been there
 9 --
 10 Q Over a year?
 11 A Oh, God, yes. Yes.
 12 Q All right.
 13 A Okay. Lot 3, I don't know the name.
 14 Angel is what he goes by. I don't know.
 15 I'll have to go back on paperwork to get his
 16 name.
 17 Q And is that a house as well?
 18 A No. That's a trailer lot. That's a
 19 lot. They own their own trailer.
 20 Q Okay. So it's a lot that you and
 21 your husband own?
 22 A Uh-huh.
 23 Q And the trailer, the tenants own?

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1 A Yes.
 2 Q Okay. What do they pay y'all for
 3 the lot rent?
 4 A They pay 125.
 5 Q Okay.
 6 A Okay. Lot 4 is Erika Pitt and Chad
 7 Terry.
 8 Q And is Lot 4 a house?
 9 A It is.
 10 Q And again, do they pay rent on that?
 11 A Yes, they do.
 12 Q How much?
 13 A 350.
 14 Q And that's per month?
 15 A Yes. No. 5 is a trailer that we --
 16 we actually own that trailer. And he pays
 17 300.
 18 Q Do you recall his name?
 19 A Roger Motes.
 20 Q What does Roger pay per month?
 21 A 300.
 22 Q Okay.
 23 A No. six is Tina Cronkite. That's a

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1 house.

2 Q You say Croncant?

3 A Cronkite, uh-huh. And she pays 350.

4 Q And again, that's 350 per month?

5 A Yes, uh-huh. And No. 7 is Michael
6 and Jill Henderson. And that's a house.7 Q And what do they pay per month for
8 rent?

9 A 350.

10 Q So the only one, the only structure
11 that the two of you don't own is Angel's
12 trailer; would that be correct?

13 A No. I'm not done.

14 Q Okay.

15 A I'm sorry.

16 Q No. That's all right. No. That's
17 me jumping to conclusions; that's not you.18 A Okay. All right. Lot 8 is a
19 trailer lot. And, uh, I can't think of
20 Heather's last name. And Lot 9 is a trailer
21 lot and that is Linda Kitchen.

22 Q And what does Heather pay per month?

23 A She pays 125.

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1 Q And what about Linda?

2 A 125.

3 Q I would ask the same question: You
4 said it was a trailer lot. I assume that
5 means they own the trailer?

6 A They own the trailer, yes, uh-huh.

7 And then we got Mike -- oh, Mike Nichols.

8 Q And does Mike have a house?

9 A It's a trailer lot. I'm sorry.
10 It's a trailer lot.

11 Q That's all right.

12 MR. KENNETH COLE: Is that No.
13 10, Lot 10?

14 THE WITNESS: Yes.

15 MR. BURKE:

16 Q And is Mike paying 125 a month rent?

17 A He does, uh-huh.

18 Q And he owns the trailer that sits on
19 that lot?20 A He does. And then we have Brenda
21 Culver that rents the little house that I was
22 talking about right behind the house that
23 burnt. That's Ms. Brenda.

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1 And then we have Ophein Lewallen,
2 which is to the right of the house that
3 burned.

4 Q I'm sorry. I missed that name.

5 A Ophein.

6 Q Ophein?

7 A Uh-huh, Ophein Lewallen. I think
8 that's it.9 Q All right. And let's start with
10 Brenda Culver. Is there a structure there
11 that she lives in?

12 A Yes.

13 Q Okay. And it's a permanent
14 structure that you and your husband own?

15 A Yes.

16 Q And the same with Ophein, a
17 permanent structure the two of you own?18 A No. She owns her trailer. It's a
19 lot.

20 Q A trailer. That's a lot?

21 A Yeah.

22 Q And does Ophein pay 125 a month?

23 A She does.

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1 Q Okay. And what about Brenda?

2 A Brenda pays 300.

3 Q And I'll just start kind of going
4 backwards. Is Ophein up to date on her rent?

5 A She is.

6 Q How long has she been a tenant?

7 A Lord, Ophein's been there a long,
8 long time.

9 Q Over a year?

10 A Oh, yeah. Yeah.

11 Q And what about Brenda, is she up to
12 date?

13 A Yes.

14 Q Okay. And same thing: Has she been
15 a long-term tenant?16 A She's not been there -- well, yeah,
17 she would be there a year by now, you know,
18 because it's Christmas. Yeah.

19 Q All right. What about Mr. Nichols?

20 A Yes.

21 Q He's up to date on his rent?

22 A He is.

23 Q Is he also a long-term tenant?

<p style="text-align: right;">Page 29</p> <p>1 A Yes.</p> <p>2 Q More than a year?</p> <p>3 A Yes.</p> <p>4 Q When I say long-term, let's just say</p> <p>5 that's over a year.</p> <p>6 A Yes.</p> <p>7 Q Okay. Linda Kitchen?</p> <p>8 A Yes.</p> <p>9 Q A long-term tenant?</p> <p>10 A Yes.</p> <p>11 Q Up to date on her rent?</p> <p>12 A Yes.</p> <p>13 Q All right. Heather?</p> <p>14 A Yes.</p> <p>15 Q Long-term tenant, up to date on her</p> <p>16 rent?</p> <p>17 A Yes.</p> <p>18 Q All right. And I've got down</p> <p>19 Michael and Jill Henderson. Long-term</p> <p>20 tenants?</p> <p>21 A Yes.</p> <p>22 Q And they're caught up on their rent</p> <p>23 as well?</p>	<p style="text-align: right;">Page 31</p> <p>1 best guess.</p> <p>2 A February. Probably around February</p> <p>3 will be a year, so it's coming up on it.</p> <p>4 Q Ten months?</p> <p>5 A Yeah, something like that. Yeah,</p> <p>6 yeah.</p> <p>7 Q And he's up to date on his rent?</p> <p>8 A He is.</p> <p>9 Q Okay. And Erika Pitt and Chad Terry</p> <p>10 I think is what I've got. Long-term tenants?</p> <p>11 A Yes.</p> <p>12 Q Up to date on their rent?</p> <p>13 A Yes.</p> <p>14 Q And Angel?</p> <p>15 A Yes.</p> <p>16 Q Long-term tenant, up to date on the</p> <p>17 rent?</p> <p>18 A Yes.</p> <p>19 Q And I think I already asked you</p> <p>20 about Wanda Lowry?</p> <p>21 A Yes.</p> <p>22 Q But just to make sure, she's a</p> <p>23 long-term tenant?</p>
<p style="text-align: right;">Page 30</p> <p>1 A Yes.</p> <p>2 Q All right. And Tina Cronkite, been</p> <p>3 there more than a year?</p> <p>4 A Yes.</p> <p>5 Q And she's up to date on her rent?</p> <p>6 A Yes.</p> <p>7 Q All right. And Roger Motes?</p> <p>8 A Yes.</p> <p>9 Q Been there more than a year?</p> <p>10 A Now, he's not been there a whole</p> <p>11 year because he moved out of the little house</p> <p>12 that we're staying in right now up there to a</p> <p>13 trailer, where we could be there by the</p> <p>14 house.</p> <p>15 Q So he's been a tenant of yours</p> <p>16 probably overall for more than a year; he</p> <p>17 just hasn't been in this exact location for</p> <p>18 more than a year?</p> <p>19 A No.</p> <p>20 Q Would that be fair?</p> <p>21 A No, it wouldn't. But it's not been</p> <p>22 a year, just cause --</p> <p>23 Q How long would you say? Just your</p>	<p style="text-align: right;">Page 32</p> <p>1 A She is.</p> <p>2 Q And up to date on her rent?</p> <p>3 A Yes.</p> <p>4 Q Okay. Very good. Have y'all ever</p> <p>5 had any problem with any tenants?</p> <p>6 A We have. Oh, my God, yes.</p> <p>7 Q I've got some family members who do</p> <p>8 rental property, and I just kept waiting for</p> <p>9 the horror story.</p> <p>10 A No. We've had them. Oh, believe</p> <p>11 me, we've had them.</p> <p>12 Q Have y'all had to go to court with</p> <p>13 any of them?</p> <p>14 A We have.</p> <p>15 Q Okay. When was the last time you</p> <p>16 had to go to court with anybody?</p> <p>17 A Well, it's been well over a year</p> <p>18 ago. It was a Thompson. Allen Thompson.</p> <p>19 Q Okay. That's pretty good quite</p> <p>20 honestly.</p> <p>21 A Yes, it is.</p> <p>22 Q It's hard to get a good tenant. If</p> <p>23 you get a good one, you hang on to them.</p>

Page 33

1 A Yes.

2 Q Okay.

3 A That's the reason we keep rent more

4 affordable rate. That way it -- most of the

5 ones we got are actually -- they draw their

6 Social Security checks and all.

7 Q Gotcha.

8 A Yeah.

9 Q And let me go back and ask this

10 about the lots and homes on that. And I

11 guess I'll just start with a generic

12 question. Is all the land paid for? Is

13 there a mortgage on that?

14 A No. It's all paid for.

15 Q All paid for? Okay. What about all

16 the structures that you and your husband own;

17 are they all paid for?

18 A They are.

19 Q Okay. And let me run through, and

20 my understanding, I've been told some things,

21 you may be better to help me with and some

22 things your husband may be better. I'm going

23 to ask you this one, but if it's something

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1 he's better, I understand.

2 A Okay.

3 Q But do you have any idea what --

4 I'll just start with the structure that Wanda

5 Lowry is in. Do you have any idea what it

6 would sell for, what it might be worth?

7 A I don't know because of the way it

8 -- with it being like a subdivision deal, but

9 I guess on an individual -- I don't know.

10 Maybe 50. I don't know. Honestly, I don't

11 know. So, I'm not going to tell you that I

12 know because I don't know.

13 Q Okay. If you don't know, then

14 that's fine.

15 A I really don't know.

16 Q Would you say that all the

17 structures are kind of equivalent? In other

18 words, if your husband -- I understand he

19 does construction work, so I'm thinking he

20 might be better for this one. But if he

21 tells me they're worth -- one is worth 50,

22 would you imagine the others are all worth

23 roughly the same?

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1 A I would because they're all built

2 the same. They're actually built long like a

3 trailer, and they're three bedroom, two

4 baths.

5 Q Are they all the same floor plan?

6 A Yeah.

7 Q Pretty much?

8 A Pretty much so.

9 Q And all of them in good shape?

10 A Yeah. Well, there's one of them

11 when they move out, I don't know what kind of

12 shape it's going to be in. I don't know

13 that.

14 Q I understand.

15 And y'all don't receive any kind of

16 government assistance of any sort?

17 A He draws a social security check,

18 uh-huh.

19 Q What's his monthly check?

20 A It's not -- it's not 500. It's four

21 something.

22 Q Less than 500?

23 A Yeah. It's under five.

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1 Q Does Willard do any kind of work?

2 A Just around there. He don't work

3 out for nobody. He don't work for nobody.

4 Q He doesn't work for anyone. Okay.

5 So he -- I guess maybe the best way to put it

6 would be he manages his own properties?

7 A Yes. Yes, yes.

8 Q Let me ask you about kind of y'all's

9 regular monthly bills. And you may not -- do

10 you have a mortgage at all?

11 A No.

12 Q Okay. No mortgage on any property?

13 A (Shakes head no.)

14 Q And not on the house that burned

15 either?

16 A No.

17 Q Okay. What kind of cars do y'all

18 drive? And I'm going to start with you.

19 A We have a 2006 Mercedes and a '93 --

20 '94 Chevrolet truck.

21 Q Who drives what?

22 A We both drive them.

23 Q Okay.

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1 A And an Audi, but it -- it don't run
 2 right now. I think it's a '04. And then, oh
 3 God. I don't know the name of this car.
 4 It's a Toyota. Does Yaris -- does that sound
 5 -- a Yardis (sic), Yaris, Y-A-R-I-S? Am I
 6 saying that right? Am I close?
 7 Q I know what you're talking about.
 8 How's that?
 9 A Okay. All right. A 2013. And
 10 that's what our baby drives.
 11 Q Okay. And that's --
 12 A Siresa.
 13 Q Siresa?
 14 A Yeah. Yaris or something. It's a
 15 weird name. That is such a weird name.
 16 Q Now, do y'all supply cars to anybody
 17 else?
 18 A Do we what now?
 19 Q Do you supply cars to anybody else?
 20 A No.
 21 Q Miranda have her own car?
 22 A Yes, she does.
 23 Q All right. Do y'all have any other

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1 kind of vehicles, motorcycle?
 2 A (Shakes head no.)
 3 Q And if you'd answer out to her.
 4 A I'm sorry. No. We don't.
 5 Q Okay. Camper?
 6 A No.
 7 Q Boat?
 8 A No.
 9 Q Motor -- or I asked about
 10 motorcycle. Okay.
 11 The people that rent from you, that
 12 rent structures, I assume they pay their own
 13 utilities; is that correct?
 14 A They do.
 15 Q Is that everything, water, cable,
 16 everything?
 17 A Yes. They pay everything.
 18 Q Y'all don't supply any kind of
 19 utilities?
 20 A No. No.
 21 Q Okay. What about on the house, and
 22 I'm talking about now the house you were
 23 living in immediately prior to the fire.

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1 Your home. What was the typical electric
 2 bill there per month? And I'm just looking
 3 for just a ballpark estimate.
 4 A Maybe 150 or 200, something. I
 5 don't -- I guess it's according to how hot or
 6 cold it was, you know.
 7 Q Okay. What about water bill there?
 8 A Water bill, 30s, something 40s
 9 maybe.
 10 Q Did it have natural gas?
 11 A No. Propane.
 12 Q All right. What was the propane
 13 bill?
 14 A We just -- whenever the tank would
 15 get close to empty, we'd just call and have
 16 them come out there and put gas in it. So,
 17 it's not -- it's only for heat, I guess, for
 18 the fireplace, yeah.
 19 Q So mostly just through the winter?
 20 A Yes. Yes. For the fireplace.
 21 Q Any idea just roughly what it might
 22 average out per month?
 23 A In the -- for the winters?

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1 Q Let's say for the three months in
 2 the winter. So let's just say I'll assume
 3 it's going to be a regular Alabama winter
 4 where it's cold, maybe December, January,
 5 February. What would you think it would be
 6 for those three months? Just your best
 7 guess.
 8 A Maybe six. Five, six.
 9 Q Five, 600?
 10 A Yes.
 11 Q Okay. That's fine. That's fine.
 12 A I'm not sure.
 13 Q No, that's okay.
 14 Cable. Do y'all have cable
 15 television?
 16 A Yes.
 17 Q Who do you have that with?
 18 A Charter --
 19 Q Charter?
 20 A -- is who we had there. Yeah.
 21 Q What was that per month?
 22 A It was around 100.
 23 Q Okay. Did y'all have a land line

<p style="text-align: right;">Page 41</p> <p>1 phone?</p> <p>2 A We did.</p> <p>3 Q You did? What was --</p> <p>4 A It was with Charter.</p> <p>5 Q Okay. What did you pay for that?</p> <p>6 A It was in with that 100 I'm talking</p> <p>7 about, yeah.</p> <p>8 Q Okay. What was the phone number</p> <p>9 there?</p> <p>10 A 974-5387.</p> <p>11 Q 256?</p> <p>12 A Yes.</p> <p>13 Q 974-5387?</p> <p>14 A Yes.</p> <p>15 Q Okay. And do y'all have cell</p> <p>16 phones?</p> <p>17 A Yes.</p> <p>18 Q Both you and your husband?</p> <p>19 A Yes.</p> <p>20 Q Okay. Who is that service with?</p> <p>21 A AT&T.</p> <p>22 Q What's your cell number?</p> <p>23 A Mine is 256-565-3097.</p>	<p style="text-align: right;">Page 43</p> <p>1 Q Okay. What do you pay for that per</p> <p>2 month; do you know?</p> <p>3 A (No response.)</p> <p>4 Q Or per pay period if that's</p> <p>5 easier?</p> <p>6 A Two fifty maybe, something like</p> <p>7 that.</p> <p>8 Q Is that per month?</p> <p>9 A Yeah. No, every two weeks.</p> <p>10 Q Okay. So roughly 500 a month?</p> <p>11 A Yeah.</p> <p>12 Q Does that cover the whole family?</p> <p>13 A It does.</p> <p>14 Q Okay. Is Walker on that insurance</p> <p>15 as well? Is he --</p> <p>16 A No.</p> <p>17 Q And I just want to make sure. Y'all</p> <p>18 don't have custody of Walker; he just spends</p> <p>19 -- mom's working and you --</p> <p>20 A Right.</p> <p>21 Q Okay. Gotcha.</p> <p>22 A Yeah.</p> <p>23 Q All right. What about your auto</p>
<p style="text-align: right;">Page 42</p> <p>1 Q And what about Willard's?</p> <p>2 A His is 6029. 565, yeah.</p> <p>3 Q Okay. Y'all have Internet?</p> <p>4 Internet service?</p> <p>5 A On our phone or on --</p> <p>6 Q Is that part of the cable bill as</p> <p>7 well?</p> <p>8 A You're talking currently?</p> <p>9 Q I'm talking about at the house right</p> <p>10 before -- immediately prior to the fire at</p> <p>11 the house that you lived in.</p> <p>12 A Yes, yes. We did. We did. We had</p> <p>13 it with Charter.</p> <p>14 Q Now, was that Charter? Was that</p> <p>15 part of the same \$100 --</p> <p>16 A Yes. That was a part.</p> <p>17 Q -- part of the package?</p> <p>18 A Uh-huh, yes.</p> <p>19 Q Okay. That's what they usually say.</p> <p>20 Y'all have health insurance?</p> <p>21 A Yes.</p> <p>22 Q Okay. Who is that with?</p> <p>23 A WalMart.</p>	<p style="text-align: right;">Page 44</p> <p>1 insurance; you know who that's with?</p> <p>2 A Auto Owner's.</p> <p>3 Q Do you know what you pay per month</p> <p>4 for that?</p> <p>5 A It's two something I think. He</p> <p>6 always goes up there and pays all that. Let</p> <p>7 me think. Because we just put Siresa's other</p> <p>8 car on there. We took the Audi off. Seems</p> <p>9 like it's two something, though.</p> <p>10 Q Okay. What about food? What do</p> <p>11 y'all spend for food and groceries; do you</p> <p>12 know?</p> <p>13 A Maybe \$100 a week maybe. We don't,</p> <p>14 we don't cook like we did. You ought to see</p> <p>15 what we're -- we're living in a little bitty</p> <p>16 thing.</p> <p>17 Q Now, let me make sure I'm clear.</p> <p>18 When I'm asking, I'm asking about immediately</p> <p>19 prior to the fire when you were in your old</p> <p>20 house, the one in the fire.</p> <p>21 A Oh, wait a minute. You better back</p> <p>22 up. Okay. Gotcha. Yeah, we would have been</p> <p>23 more then. So probably maybe \$600, something</p>

<p style="text-align: right;">Page 45</p> <p>1 like that, I guess. Yeah. I'm thinking 2 about now. Okay. I'm sorry. 3 Q No. That's fine. And does that 4 change any of your other answers as far as 5 the power, the water, the natural gas, what 6 you -- because, you know, what I'm looking at 7 is what was the situation right when the fire 8 occurred. So does that change any of your 9 other answers? 10 A No. I think it should all be 11 fine. 12 Q What about eating out? What do you 13 think y'all spend per month eating out? 14 A Lord, I know y'all think I'm nuts, 15 but I'm sorry, I don't know. I really don't 16 know. 17 MR. KENNETH COLE: If it makes 18 you feel any better, he and I don't know how 19 much we spend eating out every month either. 20 A I really don't know. I don't -- I 21 don't know. This morning we spent \$31 at 22 breakfast. I do know that. He don't know 23 that, but we did over at IHOP.</p>	<p style="text-align: right;">Page 47</p> <p>1 dental bills that aren't covered by 2 insurance? 3 A Huh-uh. 4 Q Okay. What about as far as 5 entertainment and things of that nature, you 6 know, movies, concerts, football games? 7 A (Nodded head no.) 8 Q I'm trying to think of what kind of 9 activities. That seems to be the big three. 10 A We don't. 11 Q Do y'all owe any personal loans? Do 12 you have any -- any credit union, any bank, 13 institution you owe money to? 14 A No. 15 Q Okay. Any individuals you owe money 16 to? 17 A No. 18 Q All right. Any credit card debt -- 19 A No. 20 Q -- Master Card, VISA? 21 What about -- you mentioned the cars 22 earlier. Are the cars all paid for? 23 A No.</p>
<p style="text-align: right;">Page 46</p> <p>1 MR. BURKE: 2 Q Well, I think unfortunately you're 3 going to get the brunt of it. That's kind of 4 what I was forewarned, was that you were the 5 better person to ask all these questions to. 6 A Oh, man, yeah. We ate at home last 7 night, so -- 8 Q And just your best guess. And 9 again, I understand it varies. And I'm not 10 trying to -- I'm not looking for an answer 11 like it's, you know, \$218.37. I'm looking 12 for kind of, you know -- 13 A I don't know. A month? You're 14 saying a month? 15 Q Yes. 16 A I don't know. A couple of hundred 17 maybe. 18 Q Two hundred? 19 A Yeah, sure. Sure. We'll go with 20 that. 21 Q All right. Either of you smoke? 22 A No. 23 Q Okay. Do y'all have any medical or</p>	<p style="text-align: right;">Page 48</p> <p>1 Q Which ones -- 2 A Smith Motors is who we've got them 3 financed through. 4 Q And can you tell me -- let me get 5 back to that -- what you owe on each of the 6 cars? And I'll start with the Mercedes. Do 7 you know what y'all owe on that? 8 A Maybe -- probably maybe 9,000. 9 Maybe. 10 Q And the Chevy truck? 11 A It's paid for. 12 Q Paid for? 13 A It's paid for. 14 Q And the Audi? 15 A The Audi, I think it's like 2,000 is 16 owed on it. 17 Q And the Yaris, I think we agreed 18 we'd call it. 19 A I know. Maybe ten. I don't know. 20 I really don't know. 21 Q Okay. And I'll double check with 22 Willard and see if he might have a better 23 information on those.</p>

<p style="text-align: right;">Page 49</p> <p>1 A He probably ain't going to know the 2 amount without a receipt. He may have, and I 3 don't know. 4 Q Okay. Are you paying for school for 5 anybody? 6 A (Nodded head no.) Siresa graduated 7 in May. 8 Q Are you helping any of your kids 9 out? I know you're providing some free day 10 care here and there. 11 A Yes. 12 Q But other than that, any financial 13 assistance? 14 A No. No. 15 Q Okay. Helping out anybody else, 16 elderly parent? 17 A No. 18 Q All right. When did the fire occur; 19 do you recall the exact day? 20 A February the 10th. 21 Q And that's 2015? 22 A Yes. 23 Q Can you take me through what</p>	<p style="text-align: right;">Page 51</p> <p>1 A Yes, it -- yes, it was. 2 Q It hadn't spread out to the room 3 yet? 4 A No. It was just coming out. 5 Q All right. What time of day was 6 this; do you recall? 7 A I'm thinking it was -- I believe the 8 Price is Right was on for some reason. I 9 feel like the Price is Right was on. 10 Q So was that what? 9:30? 10:00? 11 A It comes on at 10:00. It comes on 12 at 10:00, yeah. 13 Q Sometime between 10:00 -- 10:00 and 14 11:00 maybe? 15 A Oh, yeah, it was before -- yeah, 16 because -- it should be -- I called the 17 insurance company while the fire -- right 18 after I called the fire department. So 19 whatever time those calls went through is 20 what time everything was going on. 21 Q Had y'all ever had any problems 22 before where you smelled that, you know -- 23 A No. No.</p>
<p style="text-align: right;">Page 50</p> <p>1 happened that day, just, you know, I guess 2 just when you get up that day, kind of step 3 by step from there? 4 A Yeah. I guess I cooked breakfast 5 that morning. I had the baby. And I had 6 been doing laundry. 7 Q Did Walker spend the night, or was 8 it -- did somebody bring him there that 9 morning? 10 A No. He stayed all night. 11 And me and him was sitting in the 12 recliner. Willard had done got up and laid 13 back down. And I smelled smoke, and so I 14 turned around and looked, and I saw smoke 15 coming from underneath the laundry room door. 16 And I jumped up, and I opened the door, and 17 when I did, it was fire coming out of the 18 dryer. And I run in there and told Willard. 19 And he went out there trying to get the water 20 hose. 21 Q At the time you first saw it, was 22 the fire -- was it contained to the dryer at 23 that point?</p>	<p style="text-align: right;">Page 52</p> <p>1 Q -- do you recall with that dryer if 2 this was the first time? 3 A Yes. First time. 4 Q Okay. And what happened as far as 5 you said Willard went and got a hose and 6 tried to extinguish the fire? Obviously I 7 know it didn't go all that well, but can you 8 tell me: Did he have any luck at all in that 9 regard? 10 A He didn't. 11 Q Okay. Did the hose reach enough to 12 even get to the -- 13 A Yeah, but the -- the thing, it was 14 burning into. The water line, I reckon it 15 burned into, and he couldn't get back in 16 there, you know, to do anything. And the 17 smoke was so bad. It was awful. Me and the 18 baby went out the front door. And he 19 couldn't get back in the back door. 20 Q All right. And again, I just -- and 21 I think you told me this already, but you -- 22 the three of you were the only ones in the 23 house at this point in time?</p>

<p style="text-align: right;">Page 53</p> <p>1 A Yes.</p> <p>2 Q So by this time, you're out with the</p> <p>3 baby, Walker, and he's out, and everybody's</p> <p>4 --</p> <p>5 A Yes.</p> <p>6 Q -- and we're just -- who called 911;</p> <p>7 do you remember?</p> <p>8 A I did.</p> <p>9 Q Okay. Did you call from your cell</p> <p>10 phone?</p> <p>11 A My cell phone. And, the lady, Ms.</p> <p>12 Brenda, she also called 911.</p> <p>13 Q Okay. And that's one of your --</p> <p>14 that's your, kind of, immediate neighbor?</p> <p>15 A Right behind, yes. Right behind us,</p> <p>16 yes.</p> <p>17 Q All right. How long did it take the</p> <p>18 fire department to get there?</p> <p>19 A It seemed like forever, but I'm sure</p> <p>20 it wasn't. But it seemed like it was.</p> <p>21 Q Okay. What department responded; do</p> <p>22 you know?</p> <p>23 A Moulton.</p>	<p style="text-align: right;">Page 55</p> <p>1 speaking with you?</p> <p>2 A Seems like they was asking me. I</p> <p>3 don't know. I don't -- seems like they</p> <p>4 did.</p> <p>5 Q Okay. Do you know if they asked</p> <p>6 your husband anything?</p> <p>7 MR. BURKE: And can we go off</p> <p>8 the record just a second?</p> <p>9 (There was an off-the-record</p> <p>10 discussion in the deposition.)</p> <p>11 MR. BURKE:</p> <p>12 Q Go back on the record. Did you have</p> <p>13 any kind of lengthy session with the</p> <p>14 firefighters or the fire chief or anybody</p> <p>15 from law enforcement where they sat down and</p> <p>16 talked to either you or your husband at the</p> <p>17 scene of the fire?</p> <p>18 A No. The fire -- the origin of the</p> <p>19 fire, I mean, they come back.</p> <p>20 Q Now, you're talking about Darwin</p> <p>21 Clark?</p> <p>22 A Yes. Yes.</p> <p>23 Q Okay. Yeah, and I think Mr. Clark</p>
<p style="text-align: right;">Page 54</p> <p>1 Q Anybody else come to assist?</p> <p>2 A I believe it was another fire</p> <p>3 department, but I'm not going -- I think</p> <p>4 Chaylbeate maybe also came. I think it was</p> <p>5 Chaylbeate and Moulton.</p> <p>6 Q Do you know any of the fire -- did</p> <p>7 you know any of the firefighters that came to</p> <p>8 the scene?</p> <p>9 A Like personally know them?</p> <p>10 Q Uh-huh.</p> <p>11 A I mean, I recognize -- well, from</p> <p>12 working at WalMart, I mean, I recognized</p> <p>13 some. As far as personally knowing them, no,</p> <p>14 I'm -- no.</p> <p>15 Q Did you speak with any of the</p> <p>16 firefighters?</p> <p>17 A Speak with them? What do you mean?</p> <p>18 Q In other words, did they ask you</p> <p>19 what happened, or did you give any kind of</p> <p>20 statement to any of them?</p> <p>21 A I'm sure. I guess if they asked me,</p> <p>22 I told them.</p> <p>23 Q Okay. But you don't recall them</p>	<p style="text-align: right;">Page 56</p> <p>1 is somebody that Auto Owner's has hired to</p> <p>2 come check --</p> <p>3 A Yes.</p> <p>4 Q -- and determine where the fire</p> <p>5 started?</p> <p>6 A Yes.</p> <p>7 Q All right. When did Mr. Clark come</p> <p>8 out; do you recall?</p> <p>9 A Huh-uh.</p> <p>10 Q Okay. Have you seen his report or</p> <p>11 do you know the results of his report? Mr.</p> <p>12 Clark's?</p> <p>13 A Yes.</p> <p>14 Q Okay. Do you know he determined it</p> <p>15 to be a dryer fire --</p> <p>16 A Yes.</p> <p>17 Q -- that was accidental that was</p> <p>18 caused just by a -- kind of a lint build up?</p> <p>19 A Yes. Yes.</p> <p>20 Q And I think I was asking you about</p> <p>21 the dryer. Never had any previous problems</p> <p>22 with that dryer?</p> <p>23 A No.</p>

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1 Q Do you recall what brand it was?
 2 What type of dryer?
 3 A No.
 4 Q Okay. Do you remember when it was
 5 purchased?
 6 A No.
 7 Q Or where it was purchased?
 8 A I thought it was Standard Furniture,
 9 but I don't know.
 10 Q Okay. How old was the dryer; do you
 11 recall?
 12 A I don't. I don't.
 13 Q More than five years?
 14 A Yeah.
 15 Q Okay. And let me ask this: The
 16 house that burned, did y'all build that
 17 house? Did you and your husband construct
 18 it, or was it something --
 19 A He -- he did. He did.
 20 Q Okay. He built it?
 21 A Uh-huh.
 22 Q Okay. Do you recall when was it
 23 built?

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1 A I believe it was either '88 or '89.
 2 Q 1988 or 1989. Okay. And when you
 3 say "he," when Willard built it, did he serve
 4 as kind of the general contractor and sub out
 5 a lot of it, or did he actually build it
 6 himself? And I know he might be better to
 7 ask.
 8 A Yeah. You better just ask him
 9 because I don't know. I didn't come in until
 10 '93, so I don't --
 11 Q Okay. I understand. And has any
 12 recent work been done on the house?
 13 A Yeah. In 2011 the tornado had hit,
 14 and we had the new roof put on and siding and
 15 all kinds of stuff being done.
 16 Q Anything on the interior?
 17 A Yeah, we had closed in -- we had a
 18 window in Siresa's bedroom, and we closed it
 19 in. --
 20 Q Okay.
 21 A -- then. And that way we'd have a
 22 window on the back side.
 23 Q Have you ever had a fire? Other

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1 than this fire, have you ever been involved
 2 in a situation where the house caught fire or
 3 a car caught fire?
 4 A In '89, I think it was, I had a
 5 fire.
 6 Q Was that a house fire or a vehicle
 7 fire?
 8 A It's a house fire, yeah.
 9 Q Okay. What caused that; do you
 10 recall?
 11 A It was grease.
 12 Q Grease fire?
 13 A Yeah.
 14 Q Was it contained to the kitchen or
 15 was it --
 16 A Yes, it was.
 17 Q -- a total?
 18 Do you recall if the insurance
 19 company paid that claim?
 20 A They did. They did.
 21 Q Do you recall what company?
 22 A I don't. Lord, no, I don't.
 23 Q Okay. Any other prior fires that

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1 you've had?
 2 A No.
 3 Q Okay. Any others -- any that you're
 4 aware that Willard may have had?
 5 A No.
 6 Q All right. Any other immediate
 7 family member may have had?
 8 A No.
 9 Q All right. Have you ever been the
 10 plaintiff in a lawsuit? Ever sued anybody?
 11 A Have I ever sued anybody? We -- no,
 12 not as far as -- I'm thinking about eviction.
 13 But no.
 14 Q Okay. Yeah, other than some
 15 evictions on your property?
 16 A No.
 17 Q Okay. What about the defendant in a
 18 lawsuit? Have you ever been sued by
 19 somebody?
 20 A We -- ConAgra one time when we had
 21 that dairy farm. But I think all that's
 22 resolved now.
 23 Q Okay. Tell me just a little bit

<p style="text-align: right;">Page 61</p> <p>1 about that. I don't want to go into great 2 detail, but what did they sue you guys for? 3 A It was on some feed. Milk prices 4 bottomed out, feed prices went up, so we just 5 got on out of the dairy because we just -- we 6 couldn't do it all. 7 Q So, y'all at one point in time had a 8 dairy farm on this land where these houses 9 are now? 10 A No. Lord, no. No. It was in 11 Hatton. 12 Q Okay. It was at Hatton? 13 A Yeah, it was at Hatton. Yeah. 14 Q What was the judgment amount; do you 15 recall? 16 A I don't. 17 Q And was Willard also a defendant in 18 that case? 19 A Yeah. 20 Q Okay. Let me pull out some of the 21 pictures. 22 (Exhibit No. 2 was marked for 23 identification.)</p>	<p style="text-align: right;">Page 63</p> <p>1 A No, just the attic. 2 Q It's an attic. Okay. Is that where 3 the fire -- was it roughly in that area, 4 where this -- I'm going to point to you what 5 I'm talking about. Roughly right here 6 (indicating), this middle window of these top 7 three? 8 A That's where the fire department 9 went in, with the hose and everything. 10 Q Okay. But these, Page 1 A and B, 11 that's what the house looks like as we sit 12 here? 13 A Yes. 14 Q And I'm going to move on to Page 2. 15 And same thing, these appear to be the side 16 views of the house. A, which is the top 17 picture, appears to show kind of the corner. 18 And B shows the side of the house with the 19 air conditioning unit. And again, those 20 accurately reflect how the house looks today? 21 A Yes. 22 Q And then I'm going to move on to 23 Page 3. And Picture A shows, it looks like</p>
<p style="text-align: right;">Page 62</p> <p>1 MR. BURKE: 2 Q If I can get this one marked as 3 Exhibit 2. Let me see how many pages. One, 4 two, three, four, five -- I count 11 pages to 5 this exhibit, but I just want to ask you a 6 couple of questions. The first several 7 pictures, I believe, appear to be just 8 outside of the house; is that correct? 9 A Yes. 10 Q Okay. And I'm going to call on 11 these pages -- I'm going to go ahead and 12 number them down here at the bottom, and I'm 13 going to call the top one on each page "A" 14 and the bottom one "B." So I'm looking at 15 Page 1, Picture A. Is that how the house 16 looked after the fire? 17 A Yes. 18 Q Okay. And it looks like that 19 there's a screen missing or a window missing 20 from the upstairs kind of the middle section. 21 Looking at Picture B, it looks like there's 22 kind of three upstairs type windows. Is that 23 -- are those bedrooms?</p>	<p style="text-align: right;">Page 64</p> <p>1 it's maybe -- is that a screen door? What is 2 that leaning against the side of the house 3 there; do you know? 4 A Yeah. It's a glass door. 5 Q Glass door. Okay. Where is that 6 from, do you know, or where was that prior? 7 When the fire occurred, immediately prior to 8 the fire, where was that glass door? 9 A Well, I don't know. 10 Q And I guess my question, Tammy: Was 11 that sitting there before the fire, or was 12 that actually on the house at the time of the 13 fire? 14 A Well, I don't know. I do not know 15 because that's white. Ours was brown, so I 16 don't know. 17 Q Do you recall -- were y'all -- I 18 assume with y'all being there, were y'all 19 able to let the fire department into the 20 house? 21 A Yes. 22 Q Okay. Did they have to force entry 23 at any point? In other words, did they break</p>

<p style="text-align: right;">Page 65</p> <p>1 any windows?</p> <p>2 A They did up there (indicating).</p> <p>3 Q Okay. Just that one on the front of</p> <p>4 the house in the middle up --</p> <p>5 A Uh-huh.</p> <p>6 Q All right. And move on to Page 4.</p> <p>7 And again, this just shows, I think -- I</p> <p>8 assume this is the back of the house, and it</p> <p>9 shows a little bit of a carport?</p> <p>10 A (Nodded head yes.)</p> <p>11 Q And that's Photo A. And then Photo</p> <p>12 B just shows the side of the house and a</p> <p>13 little bit of the driveway?</p> <p>14 A (Nodded head yes.)</p> <p>15 Q And that car parked there, there's a</p> <p>16 truck parked there. Is that the Chevy truck</p> <p>17 you mentioned earlier shown in Picture B?</p> <p>18 A No, no. That must be the fire</p> <p>19 department. No. Ours is red -- we didn't</p> <p>20 even have that truck then.</p> <p>21 Q Okay.</p> <p>22 A We had that car right there back</p> <p>23 then (indicating). That maroon car.</p>	<p style="text-align: right;">Page 67</p> <p>1 At the bottom of Page 6, Photo B,</p> <p>2 now it shows a television set and a nice TV</p> <p>3 stand, I guess, or I don't know. If my wife</p> <p>4 was here, she'd know what to call that --</p> <p>5 A Yeah.</p> <p>6 Q -- but I don't. Where is that in</p> <p>7 the house?</p> <p>8 A That's the living room.</p> <p>9 Q Living room, okay.</p> <p>10 A Uh-huh.</p> <p>11 Q All right. Was the TV damaged?</p> <p>12 A Yes. Yeah.</p> <p>13 Q And what about that stand, was it --</p> <p>14 A It was. We sent -- we let ServePro,</p> <p>15 they took it, but they couldn't do nothing</p> <p>16 with it either.</p> <p>17 Q And that's 6B, okay. All right.</p> <p>18 And Page 7, and, again, I'm looking</p> <p>19 at A. Is there anything in these pictures</p> <p>20 that was damaged? You know, I've been</p> <p>21 through it. I've seen a picture, or I've</p> <p>22 seen mention of the, I guess, that's a wolf</p> <p>23 down in the bottom right corner?</p>
<p style="text-align: right;">Page 66</p> <p>1 Q I don't really have any questions</p> <p>2 about Page 5.</p> <p>3 Page 6, what -- do you know what</p> <p>4 Photo A at the top there shows on Page 6?</p> <p>5 A That's our back door.</p> <p>6 Q The back door? Okay.</p> <p>7 A Yeah, that's our door.</p> <p>8 Q Okay. Was there any damage to that</p> <p>9 door, any damage from either the fire or</p> <p>10 anything dealing with the fire department?</p> <p>11 A Probably where they was coming in</p> <p>12 with those hoses and stuff.</p> <p>13 Q Okay. But is there -- I guess what</p> <p>14 I'm getting at, I don't see any damage to it.</p> <p>15 Do you recall if there was any damage done to</p> <p>16 that door?</p> <p>17 A I don't.</p> <p>18 Q Okay. And again, these were</p> <p>19 pictures, I believe, that were taken by Mr.</p> <p>20 Clark. And he probably has taken these just</p> <p>21 to show that there was not forced entry by</p> <p>22 the fire department. A lot of times they</p> <p>23 have to force entry.</p>	<p style="text-align: right;">Page 68</p> <p>1 A Uh-huh.</p> <p>2 Q Okay. Was there any damage done to</p> <p>3 it?</p> <p>4 A Just all smoke.</p> <p>5 Q Okay. And what about -- I'm just</p> <p>6 trying to remember some things that I</p> <p>7 remember seeing. There's a -- looks like a</p> <p>8 wagon on top of the mantle there. Any damage</p> <p>9 to it?</p> <p>10 A Uh-huh, it's a lamp. Yeah, smoke.</p> <p>11 Yeah.</p> <p>12 Q Did anybody try to clean those or --</p> <p>13 A No.</p> <p>14 Q Where are those items now?</p> <p>15 A Well, we kept them out there on the</p> <p>16 carport forever.</p> <p>17 Q Okay. Are they still on the</p> <p>18 carport?</p> <p>19 A No.</p> <p>20 Q Where are they now; do you know?</p> <p>21 A They done been disposed of.</p> <p>22 Q All right. And then 7B, again, I</p> <p>23 think shows the TV and the same stand. And</p>

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1 then it shows, again, a lamp and an end
 2 table. Was the end table -- A curio table.
 3 Was the end table sent to Service Master?
 4 A It was.
 5 Q Okay. Were they able to do anything
 6 with it?
 7 A No.
 8 Q Okay. What about that curio
 9 cabinet; was it also sent to Service Master?
 10 A They wouldn't even take it.
 11 Q Okay. Who decided what they would
 12 take and what they wouldn't -- Service Master
 13 would take and what they wouldn't take?
 14 A I can't think of his name. Ron.
 15 Ron. Ron. Ron.
 16 Q And was Ron with Service Master?
 17 A Uh-huh.
 18 Q All right. And I move on to Page 8.
 19 Can you tell me what room in the house that
 20 is?
 21 A It's the master bedroom.
 22 Q Okay. Was there any damage done to
 23 the master bedroom?

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1 A Smoke.
 2 Q Okay. And what about 8B; is that
 3 also the master bedroom?
 4 A That's the master bath.
 5 Q Any damage done to the master bath?
 6 A Smoke.
 7 Q And I'm moving on to Page 9. And I
 8 can see some smoke damage it looks like here.
 9 And what room is A? Is that the master bath
 10 as well?
 11 A It is, yeah.
 12 Q Okay. And do you know what --
 13 there's some clothes shown in photo 9B?
 14 A That's Willard's closet.
 15 Q Okay. Did y'all have like a
 16 separate -- separate closets?
 17 A We did.
 18 Q Were y'all able to salvage any
 19 clothing that belonged to Willard?
 20 A No.
 21 Q Any clothing that belonged to you?
 22 A No.
 23 Q Okay. Any clothing that belonged to

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1 anybody else?
 2 A No.
 3 Q I assume your daughter probably had
 4 some clothes there and maybe Walker?
 5 A Yeah, but we didn't.
 6 Q Weren't able to salvage any
 7 clothing?
 8 A Huh-uh, we didn't.
 9 Q All right. Let's go on to Page 10.
 10 What is -- on Page 10, what is the top, what
 11 I'm going to call photo A, what is that a
 12 photo of? Do you know where that is in the
 13 house?
 14 A That's the master bedroom.
 15 Q Okay. And was there -- it looks
 16 like there may have been a photograph or
 17 something, or some sort of picture there? Is
 18 that what that was?
 19 A It was.
 20 Q Okay. And then 10B, obviously
 21 that's the kitchen?
 22 A Yes.
 23 Q I'm going to come back to that one

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1 in a minute. See what page that's on. Page
 2 11, what does Photo A depict?
 3 A That's Siresa's room.
 4 Q Okay. Was there any damage to that
 5 room?
 6 A Smoke, uh-huh.
 7 Q And B, 11B, what does that show?
 8 A The other bathroom.
 9 Q Okay. And again, any damage to that
 10 room?
 11 A Smoke.
 12 Q All right. Can I move on from
 13 those?
 14 Can I get you -- one thing I'm
 15 missing that would help me. Can I get you to
 16 draw me a layout of the house?
 17 A Yeah.
 18 Q And it doesn't have to be -- I mean,
 19 I understand you're --
 20 A Yeah.
 21 Q I'm not an artist either.
 22 MR. BURKE: Go off the record
 23 just a second and give her some time to do

<p style="text-align: right;">Page 73</p> <p>1 that.</p> <p>2 (There was an off-the-record</p> <p>3 discussion in the deposition followed by a</p> <p>4 break.)</p> <p>5 (Exhibit No. 3 was marked for</p> <p>6 identification.)</p> <p>7 MR. BURKE:</p> <p>8 Q Tammy, while we were on break, I had</p> <p>9 got you to kind of diagram for me where the</p> <p>10 various rooms were in the house. And I've</p> <p>11 got that marked as Exhibit 3. And is this</p> <p>12 your diagram here (indicating), Exhibit 3?</p> <p>13 A Yes.</p> <p>14 Q And you've marked in blue the</p> <p>15 various -- the bedrooms, kitchen, et cetera,</p> <p>16 where the rooms were located in the house?</p> <p>17 A Yes.</p> <p>18 Q And you've made a red mark on the</p> <p>19 laundry room, which is where the fire</p> <p>20 started, correct?</p> <p>21 A Yes.</p> <p>22 Q Okay. And you've also put on here</p> <p>23 "front" to show the -- indicate the portion</p>	<p style="text-align: right;">Page 75</p> <p>1 Q What part of it did the Howarth</p> <p>2 Group do?</p> <p>3 A They put it into this system right</p> <p>4 here (indicating).</p> <p>5 Q And let me first kind of clear up</p> <p>6 just for the record who they are. The</p> <p>7 Howarth Group, now who are they?</p> <p>8 A Chuck Howarth.</p> <p>9 Q Okay. And how is he related to this</p> <p>10 case?</p> <p>11 A They -- when the insurance company</p> <p>12 wasn't wanting to help us, give us the right</p> <p>13 kind of money, I don't know if you're</p> <p>14 familiar with them or not, but John Jolly</p> <p>15 from the Lawrence County Exchange, the</p> <p>16 microburst had come through there and the</p> <p>17 Howarth Group helped him and the Exchange.</p> <p>18 And so -- and John was telling us and so --</p> <p>19 Q So he's an independent adjuster; is</p> <p>20 that his title?</p> <p>21 A No. He just runs the Exchange, the</p> <p>22 Lawrence County Exchange.</p> <p>23 Q Okay. So, this is Mr. Jolly?</p>
<p style="text-align: right;">Page 74</p> <p>1 of the house that faces the street?</p> <p>2 A Yes.</p> <p>3 Q Okay. And "back" which faces away</p> <p>4 from the street?</p> <p>5 A Yes.</p> <p>6 Q All right. I'm going to hold on to</p> <p>7 this one if I can. I might use it during the</p> <p>8 course of things.</p> <p>9 (Exhibit No. 4 was marked for</p> <p>10 identification.)</p> <p>11 MR. BURKE:</p> <p>12 Q Let me get that marked as an</p> <p>13 exhibit. And Tammy, I'm going to show you</p> <p>14 what I've marked as Exhibit 4. Is this the</p> <p>15 contents list that you submitted to Auto</p> <p>16 Owner's?</p> <p>17 A Yes.</p> <p>18 Q Who prepared that contents list?</p> <p>19 Did you do that?</p> <p>20 A Well, the list, yes. And then the</p> <p>21 Howarth Group, they helped us with it.</p> <p>22 Q What part of it did they do?</p> <p>23 A Do what now?</p>	<p style="text-align: right;">Page 76</p> <p>1 A Uh-huh, John Jolly.</p> <p>2 Q And Mr. -- is it Howarth? That's</p> <p>3 Chuck Howarth?</p> <p>4 A Chuck Howarth.</p> <p>5 Q And that's who y'all dealt with?</p> <p>6 A And Bruce Whorter?</p> <p>7 Q And Bruce?</p> <p>8 A Yeah.</p> <p>9 Q Okay. And they're independent</p> <p>10 adjusters; is that correct?</p> <p>11 A I guess that's what you call them.</p> <p>12 Q And they're based out of Tennessee?</p> <p>13 A They are. They are.</p> <p>14 Q All right. So, you submitted a</p> <p>15 contents list to them, and they put it in</p> <p>16 this form?</p> <p>17 A Yes.</p> <p>18 Q Okay. The contents list that you</p> <p>19 submitted to them, did it have prices on it?</p> <p>20 A Some of the stuff did.</p> <p>21 Q Okay. The prices you put on there,</p> <p>22 how were those determined?</p> <p>23 A Just by memory, if I could remember.</p>

<p style="text-align: right;">Page 77</p> <p>1 Q In running through here, I'll look 2 at some of these things. There are 3 approximate ages on these. Did you put these 4 ages? Did you supply the ages for all these 5 items? 6 A I did. I did. 7 Q The Howarth Group didn't supply any 8 of the ages; did they? 9 A No. Huh-uh. 10 Q Okay. The sales tax, is that 11 something you supplied or put on there, or 12 did the Howarth Group put on there? 13 A They would have done that. 14 Q Okay. The depreciation percent, is 15 that something you determined or the Howarth 16 Group determined? 17 A They did. 18 Q Okay. And the ACV total, which is 19 that far right column, is that something the 20 Howarth Group determined? 21 A They did. 22 Q Okay. Have you had a chance to look 23 through this contents list lately?</p>	<p style="text-align: right;">Page 79</p> <p>1 sterling silver. 2 A Yes, yes, yes. Right there. You on 3 27? Okay. Yeah, he's got it right here, at 4 the very bottom. 5 No. That's two different things. 6 MR. KENNETH COLE: Apparently 7 when they put those -- probably what happened 8 is when they printed it out, the pagination 9 was different. 10 A There you go. 11 MR. BURKE: 12 Q I believe it's on page 28? 13 A Okay. All right. 14 Q And that would be -- just to make 15 sure I'm clear, that would be on Page 28 of 16 the exhibit you're looking at, and that's 17 Exhibit 3. And this is the one that you 18 submitted. It's got your signature, and 19 that's how we use that to differentiate 20 between the two. This one, I believe that's 21 your signature on the bottom of the page? 22 A It is. 23 Q Okay. And I don't think our other</p>
<p style="text-align: right;">Page 78</p> <p>1 A Yeah, I did. I guess it's the same 2 as the one -- 3 Q Is there anything in it that you 4 look back there and in retrospect is 5 incorrect? Right now you remember that is 6 not correct? In other words, is there any 7 changes you want to make to the contents 8 list? 9 A Yeah. I've got to find where it's 10 at. 11 My grandmother's silver is Page 27. 12 I've got that cleaned. My mother did; I 13 didn't. The box is burned, but her silver, 14 momma's got it anyway. She cleaned it up. 15 Q Okay. That's on page, you said, 16 27? 17 A I don't know. I thought it was. 18 Q Do you recall what room it was in? 19 That may help. I know you've got this 20 divided room by room. 21 A Let's see. (Reviews document.) 22 Yeah, 20 -- have we got the same pages? 23 MR. KENNETH COLE: Antique</p>	<p style="text-align: right;">Page 80</p> <p>1 one has signatures on it; does it? 2 MR. KENNETH COLE: No. 3 MR. BURKE: 4 Q Okay. So I'll just use that. So 5 this one with your signature on Page 28, that 6 would be items -- the second, third and 7 fourth item, and that's the eight antique 8 sterling silver forks, 13 antique sterling 9 silver spoons, and six antique sterling 10 silver knives? 11 A Yes. 12 Q Those have been cleaned and are -- 13 sounds like you cleaned those? 14 A Yes. Yeah, my mother is keeping 15 them. 16 Q Okay. 17 THE WITNESS: Don't mark on 18 that? 19 MR. KENNETH COLE: I don't know. 20 THE WITNESS: Oh, my Lord. 21 MR. KENNETH COLE: She's writing 22 on your exhibit. I don't know if you want 23 her to or not.</p>

<p style="text-align: right;">Page 81</p> <p>1 THE WITNESS: I'm sorry.</p> <p>2 MR. BURKE:</p> <p>3 Q Yeah. Go ahead. No, that's fine.</p> <p>4 I was going to get you to in a second. You</p> <p>5 got a little ahead, but that's all right,</p> <p>6 yeah.</p> <p>7 A I'm sorry.</p> <p>8 Q If you'll mark those three and just</p> <p>9 put a little -- and again, let me give you</p> <p>10 this red pen to use just because it's easier</p> <p>11 to find.</p> <p>12 A Right.</p> <p>13 Q And if you can put a -- whatever</p> <p>14 kind of symbol, a little star next to those</p> <p>15 to indicate that those have been removed from</p> <p>16 the claim?</p> <p>17 A (Complies.) Okay.</p> <p>18 Q Okay. Are there any other items,</p> <p>19 any other changes you want to make, anything</p> <p>20 else that, you know, that you found out later</p> <p>21 somebody has, and again, this happens, you</p> <p>22 know, something ends up being, like you said,</p> <p>23 it turns out to be that it's cleanable or</p>	<p style="text-align: right;">Page 83</p> <p>1 the -- from the Rogers Department Store, the</p> <p>2 wood box, it burned it. Uh-huh, it's burned</p> <p>3 on that wood on there.</p> <p>4 (Exhibit No. 5 was marked for</p> <p>5 identification.)</p> <p>6 MR. BURKE:</p> <p>7 Q I need this one marked as well.</p> <p>8 Okay, ma'am, I'm going to show you what I've</p> <p>9 marked as Exhibit 5. Do you recognize that</p> <p>10 document?</p> <p>11 A I don't remember this document. But</p> <p>12 yeah, I guess I did. I signed it.</p> <p>13 Q And it's title is a Proof of Loss?</p> <p>14 A Okay.</p> <p>15 Q And is that your signature down at</p> <p>16 the bottom?</p> <p>17 A It is.</p> <p>18 Q Okay. And is that your husband's</p> <p>19 signature as well?</p> <p>20 A It is.</p> <p>21 Q Okay. And y'all signed this it</p> <p>22 looks like -- I don't know if that's the date</p> <p>23 on it or not. Looks like y'all signed this</p>
<p style="text-align: right;">Page 82</p> <p>1 repairable or something you thought may have</p> <p>2 been in the house that you've since found</p> <p>3 that, oh goodness, you know, my daughter had</p> <p>4 grabbed that iPad two weeks ago, and it's</p> <p>5 over at her place and it didn't -- is there</p> <p>6 anything else you can think of or any other</p> <p>7 changes that you want to make to that list?</p> <p>8 A No. That's the only thing. That's</p> <p>9 the only thing I know of.</p> <p>10 Q All right. Do you need a second to</p> <p>11 run through this list?</p> <p>12 A No. That's fine.</p> <p>13 Q All right. And this is your</p> <p>14 contents claim, you and your husband's</p> <p>15 contents claim to Auto Owner's, correct?</p> <p>16 A Yes.</p> <p>17 Q All right. I'll get that back from</p> <p>18 you.</p> <p>19 A Okay.</p> <p>20 Q And we'll submit that over.</p> <p>21 A Okay. Y'all wouldn't believe how --</p> <p>22 can I talk? How old that thing was, that</p> <p>23 silverware. It burned the box. It was in</p>	<p style="text-align: right;">Page 84</p> <p>1 before a notary in Lawrence County. Do you</p> <p>2 remember going to the notary and doing this?</p> <p>3 A Yeah.</p> <p>4 Q All right. And what this is, part</p> <p>5 of what I'm trying to do today is to figure</p> <p>6 out what is your claim and the amount of</p> <p>7 claim to the insurance company I represent.</p> <p>8 So, looking up here, do you see where the</p> <p>9 numbers are kind of in the middle there?</p> <p>10 A Yes.</p> <p>11 Q Okay. And the first number it has</p> <p>12 there it says "Building," and you've written</p> <p>13 down or you and your husband have written</p> <p>14 down \$188,020.67. Do you know where that</p> <p>15 number came from?</p> <p>16 A It was on the appraisal.</p> <p>17 Q Okay. And who made that appraisal?</p> <p>18 A Arthur -- I don't know how to say</p> <p>19 his last name.</p> <p>20 MR. KENNETH COLE: I don't know.</p> <p>21 She's referring to a gentleman with the</p> <p>22 Howarth Group.</p> <p>23 THE WITNESS: Yeah.</p>

<p style="text-align: right;">Page 85</p> <p>1 (Exhibit No. 6 was marked for 2 identification.) 3 MR. BURKE: 4 Q Okay. Is this the appraisal off -- 5 let me get this marked as well. Tammy, I'm 6 going to kind of skip on over to 6 and show 7 you what I've now marked as Exhibit 6. 8 A Yeah, that's -- 9 Q Is this the appraisal you're 10 referring to? 11 A Yes. 12 Q Okay. And that was done by somebody 13 with the Howarth Group? 14 A Yes. 15 Q Okay. Do you know when it was done, 16 when this appraisal was performed? 17 A Okay. I don't remember without 18 looking at the date on it. 19 Q That's fine. Okay. It says here 20 it's entered 4/4/2015. Does that seem about 21 right to you? 22 A When they typed it up? 23 Q Yes.</p>	<p style="text-align: right;">Page 87</p> <p>1 Q The dwelling, of course. 2 A No, no. 3 Q All right. And then you've got 4 other insurance policy number and obviously 5 you've got "NA." 6 On Line 2, it says "personal 7 property," and you've put "open." Why is 8 that? Can you explain that to me? 9 A Because we hadn't settled on the 10 personal property. 11 Q Okay. If I took Exhibit 4, this 12 contents list, and added up all the numbers 13 that the Howarth Group has come through here 14 under ACV and added all these pages up, and I 15 have no idea what that would come to, but 16 somebody will eventually do it, would that be 17 your property claim? Is that what y'all are 18 claiming as far as personal property? 19 A Yes. Yes. 20 Q All right. And then, are there any 21 additional expenses? I see there you've 22 written "open." Are there any additional 23 expenses that you're claiming?</p>
<p style="text-align: right;">Page 86</p> <p>1 A Yes. 2 Q All right. So your number, your 188 3 on Line 1 for the building, and you've got 4 that down, same number again under damage 5 amount, that is straight from this appraisal, 6 correct? 7 A Yes. 8 Q Okay. And then the next line over 9 on No. 1, it says "policy limit." And policy 10 limit you have down \$179,000; is that 11 correct? 12 A Yes. 13 Q Okay. And then the third line, the 14 third column says "amount claimed under any 15 other policy," and you have zero. Okay. Do 16 you have any other insurance policies? 17 A No. 18 Q Okay. Not with Auto Owner's, 19 Owner's or any other insurance company? 20 A For? 21 Q For this building, covering this 22 house? 23 A Dwelling?</p>	<p style="text-align: right;">Page 88</p> <p>1 A There are. Our living expense. 2 Rent. Which they done the hotel and they 3 rented us a house for three months. And this 4 is one thing that really did aggravate me 5 with them. 6 Q Okay. 7 A They -- after three months of 8 renting the house, that was it. They cut it 9 off. They cut the furniture off. And that's 10 when we moved back to one of our properties. 11 And verbally they said that they would pay us 12 the rent on our property, but they did not. 13 They have not paid us a penny. No more have 14 they paid us. 15 Q Okay. So they, and again, just 16 trying to make sure I understand. Your 17 testimony is that they have paid you 18 additional living expenses for three months. 19 A Three months, and plus the hotel. 20 We stayed up there at the hotel probably six 21 weeks. It's a paper somewhere that's got 22 that on it, the total that they done. 23 Q Okay. But since then, after that</p>

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1 three months period ended -- in other words,
 2 let me just go back.
 3 After the fire, the night of the
 4 fire, I assume you went to a hotel?
 5 A We did.
 6 Q Okay. Do you know what hotel you
 7 went to; do you recall?
 8 A Day's Inn. That's where we --
 9 Q How long did y'all stay at the Day's
 10 Inn?
 11 A We stayed there six weeks, close to
 12 two months. Somewhere in -- somewhere in the
 13 range in there.
 14 Q Stayed six to eight weeks?
 15 A Yes. Because see, the fire was
 16 February 10th. We moved in the hotel -- I
 17 mean, in the house April -- the first of
 18 April, somewhere in there. So they paid the
 19 hotel up until then.
 20 Q So they paid -- the insurance
 21 company paid the hotel. And did they pay
 22 another -- and again, I'm just trying to make
 23 sure I'm clear. Did they pay another three

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1 months over that?
 2 A Over the hotel?
 3 Q Over the hotel?
 4 A They paid three months at a house.
 5 See, they was supposed to find us a house.
 6 And they couldn't find us a house. So a lady
 7 I work with, she sold her house to Bruce
 8 Gordon Realty. She bought a house from him
 9 and sold her house. So in the meantime, he
 10 agreed to rent us that house. So, we did for
 11 three months, and that's what they paid is
 12 three months.
 13 Q How much was the rent there; do you
 14 know?
 15 A It was 725 or 750.
 16 Q All right. And then, from Bruce
 17 Gordon's house at the end of that three
 18 months -- so basically, you had six to eight
 19 weeks at the hotel they paid for, and then
 20 you had three months at the house that Bruce
 21 Gordon owned that you and your husband
 22 rented, and then you moved back to a house on
 23 your own property?

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1 A Yes.
 2 Q Okay. And they haven't paid you
 3 anything from the day you left Bruce Gordon's
 4 house?
 5 A They have not.
 6 Q Okay.
 7 MR. KENNETH COLE: Off the
 8 record.
 9 (There was an off-the-record
 10 discussion in the deposition.)
 11 MR. BURKE:
 12 Q Back on the record. And the rent at
 13 that house, this is the other -- was 350 a
 14 month?
 15 A Yes.
 16 Q Okay. Any other additional expenses
 17 that they didn't pay?
 18 A No. I mean --
 19 Q All right. Talking about the debris
 20 removal, who did that; do you recall?
 21 A We did and some people he got to
 22 help but. The dumpster was \$400 for one
 23 time.

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1 Q And when you say for one time,
 2 that's each time you took it and dumped it?
 3 A No. When they come and got it, it
 4 was \$400. Yeah.
 5 Q How many times did they have to come
 6 get it?
 7 A We just done it one time, because,
 8 oh, my God. So, we just had to haul it
 9 ourselves.
 10 Q Who else helped with that process?
 11 Can you give me some other names of some of
 12 the other people that helped y'all with
 13 that?
 14 A Our kids. And then Andy somebody.
 15 Q Did y'all pay any of these people?
 16 A Yeah, he paid them.
 17 Q Do you recall what he paid? Well, I
 18 assume when you say "he," Willard?
 19 A Yeah, what Willard paid.
 20 Q What Willard paid?
 21 A I don't know what all -- I don't
 22 know how much he paid them.
 23 Q Okay. And then again, getting back

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1 to Exhibit 5, which is the Proof of Loss
2 form, you've added up -- come down here and
3 put down the number 188,020. Basically just
4 brought down -- and I'm looking now next to
5 the section that says the "whole loss and
6 damage was." So, now, that would be
7 incorrect; is that right? Because if I
8 understand what you're telling me today is
9 all that really is is the house, that
10 188,020 --

11 A Yes. Uh-huh.

12 Q -- 57, that doesn't include the
13 property, personal property and doesn't
14 include any claim for additional living
15 expenses?

16 A Yes, that's right. That's right.

17 Q Okay. And then you've got "less
18 depreciation" here of 22 562 48. Is that
19 depreciation on the house, on the dwelling?

20 A Yes.

21 Q All right. And how was that
22 figured? Was that something that the --

23 A That they did on their estimate.

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1 Q -- that Howarth that shows up in
2 Exhibit 6?

3 A Yes.

4 Q Okay. And then you've got "less
5 deductible \$1,000," and that's obviously your
6 deductible?

7 A Yes.

8 Q And so you've got a total amount
9 claimed of 164 458, looks like 18. All
10 right.

11 Is that your claim as we sit here
12 for the dwelling?

13 A For the dwelling, yes.

14 Q For the dwelling, okay. Not
15 including the personal property or additional
16 living expenses?

17 A Yeah, that's right.

18 Q Okay. What have you received to
19 date as we sit here on the dwelling? I know
20 there have been some payments made.

21 A It was a check for 30 something
22 thousand -- 30 just a few thousand, and then
23 a check for 9,000 and something.

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1 Q So, approximately 33,000 and
2 approximately 9,000?

3 A Yeah.

4 Q Okay. Have y'all done any repair
5 work to the house?

6 A He has started.

7 Q Has he -- and again, when you say
8 "he," you're obviously referring to
9 Willard?

10 A Willard, now, yeah. Uh-huh, yes.
11 Right.

12 Q So sometimes it's rough for them to
13 read this down the line.

14 Has he submitted any of his bills,
15 any of his material cost receipts to Auto
16 Owner's for any of the repair work that's
17 been done?

18 A He has not.

19 Q Okay. Does he plan on doing that?
20 I mean, do you know of any -- does he plan on
21 submitting those to the insurance company?

22 A I guess so whenever we --

23 Q All right. Let's see. And I'm

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1 going to jump now back to your contents list
2 that was Exhibit 4. And do you have on this
3 list -- there's quite a few things here. Do
4 you have any receipts showing the purchase of
5 any of these items?

6 A I don't.

7 Q Okay. How would y'all typically pay
8 for these things? I mean, are any of them by
9 check, credit card?

10 A Most all of it be just by cash or
11 regular debit card, I guess. Standard
12 Furniture. Now there was some of the stuff
13 was bought at Standard Furniture.

14 Q Okay. Where do y'all have accounts?
15 Where do you bank?

16 A CBS Bank in Moulton.

17 Q CVS?

18 A CBS.

19 Q CBS. And do y'all have a checking
20 account there?

21 A We do.

22 Q Is it in both names, yours and
23 Willard's?

<p style="text-align: right;">Page 97</p> <p>1 A It is.</p> <p>2 Q Okay. And savings account as well?</p> <p>3 A No.</p> <p>4 Q Just one checking?</p> <p>5 A Just checking, yes.</p> <p>6 Q Okay. Do y'all have any other</p> <p>7 accounts at any other financial institutions?</p> <p>8 A No.</p> <p>9 Q Do y'all have any brokerage</p> <p>10 accounts?</p> <p>11 A No.</p> <p>12 Q Merrill Lynch, those kind of places?</p> <p>13 A No.</p> <p>14 Q All right. So the one -- would it</p> <p>15 be fair to say then that if we pull those</p> <p>16 bank records that your income is pretty much</p> <p>17 what goes into that account? Is everything</p> <p>18 that's made put into the account? In other</p> <p>19 words, is your check directly deposited?</p> <p>20 What you get from WalMart?</p> <p>21 A Oh, no, wait a minute. WalMart is</p> <p>22 through Woodforest. I'm sorry.</p> <p>23 Q That's all right. Woodforest?</p>	<p style="text-align: right;">Page 99</p> <p>1 goes, and he pays the bills. So he don't</p> <p>2 just -- what I'm saying, it don't all go to</p> <p>3 the bank. Because we have had people wrote</p> <p>4 bad checks, so we just don't go that route.</p> <p>5 Q Okay. Let me rephrase that a little</p> <p>6 bit and ask another way. Is there any income</p> <p>7 that y'all have coming other than his social</p> <p>8 security, your work income from WalMart, and</p> <p>9 the rental income from the rental properties?</p> <p>10 Is there any other sources of income y'all</p> <p>11 have?</p> <p>12 A No.</p> <p>13 Q All right. And we went through</p> <p>14 earlier, you know, no mortgage. You kind of</p> <p>15 went through roughly your monthly bills, just</p> <p>16 kind of ballpark on those. Is there anything</p> <p>17 else, anything you can think of that I didn't</p> <p>18 mention that you might have as far as a</p> <p>19 regular, you know, on-going monthly expense?</p> <p>20 A Huh-uh. Standard Furniture. I</p> <p>21 mean, we pay Standard Furniture every month.</p> <p>22 Q What do you owe Standard Furniture;</p> <p>23 do you recall? Well, let me ask this: What</p>
<p style="text-align: right;">Page 98</p> <p>1 A Yeah.</p> <p>2 Q And is that just, again, checking</p> <p>3 account?</p> <p>4 A Yes.</p> <p>5 Q Is it just your name?</p> <p>6 A Yes. That's just WalMart.</p> <p>7 Q And WalMart check is, I assume,</p> <p>8 directly deposited?</p> <p>9 A They are.</p> <p>10 Q Everybody seems to do that these</p> <p>11 days.</p> <p>12 A They are.</p> <p>13 Q Okay. What about Willard's social</p> <p>14 security check, is it directly deposited?</p> <p>15 A To CBS Bank.</p> <p>16 Q Okay. So then if we took both of</p> <p>17 the -- statements from both of those banks,</p> <p>18 would that show -- I mean, does everything go</p> <p>19 directly into those two accounts? In other</p> <p>20 words, would that show y'all's total income?</p> <p>21 A Well, I mean, no, because we don't</p> <p>22 deposit all of it. Lot of times he just</p> <p>23 goes -- when they pay him with the cash, he</p>	<p style="text-align: right;">Page 100</p> <p>1 do you owe them? What's the total due to</p> <p>2 them?</p> <p>3 A I think it's like 1700 right now.</p> <p>4 We pay 200 a month, I believe that's right.</p> <p>5 Q And do you recall what you're paying</p> <p>6 on, what furniture?</p> <p>7 A Right now it's a washer and dryer.</p> <p>8 Q At the time of the fire, did you owe</p> <p>9 Standard Furniture anything?</p> <p>10 A We did.</p> <p>11 Q And what did you owe them at the</p> <p>12 time of the fire?</p> <p>13 A We owed them -- how much did we owe</p> <p>14 them at the time of the fire?</p> <p>15 Q Yes.</p> <p>16 A Let's see. I don't know. I knew we</p> <p>17 just bought that bedroom suit, entertainment</p> <p>18 center. I don't know. We -- I can find out,</p> <p>19 but I do not know.</p> <p>20 Q Okay. We can find out. That's</p> <p>21 fine.</p> <p>22 A We pay \$200 a month. I do not know.</p> <p>23 Q All right. And you said you just</p>

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1 bought the entertainment center. Is that the
 2 --
 3 A That thing you was talking about
 4 earlier.
 5 Q That the TV was sitting on?
 6 A Yeah. We bought that in, I think,
 7 2011.
 8 Q And that's what the TV in the living
 9 room was sitting on?
 10 A Uh-huh. And the TV.
 11 Q And the TV as well from Standard
 12 Furniture?
 13 A It was, uh-huh.
 14 Q Okay. And what about the bedroom
 15 suit? Which bedroom suit? Was that the
 16 master bedroom?
 17 A Yeah, the sleigh bed and then the
 18 mattresses.
 19 Q All right. And again, I'm sorry I'm
 20 jumping around just a little bit --
 21 A That's all right.
 22 Q -- but can you tell me what rooms in
 23 the house -- and the diagram, Exhibit 3, may

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1 help a little bit. What rooms in the house
 2 suffered flame damage, actual burn damage?
 3 A The laundry room, the kitchen. Of
 4 course, the attic. I mean, there was flames
 5 coming out of the roof.
 6 Q Any of the other rooms suffer any
 7 flame damage?
 8 A Actual flames?
 9 Q Right.
 10 A No, huh-uh.
 11 Q Okay. What about as far as damage,
 12 and I'll preface this by they do their best,
 13 you know, they do what they've got to do, but
 14 I'm sure there was water sprayed on this
 15 house.
 16 A There was.
 17 Q What rooms, was the water damage
 18 contained mostly to these same three areas,
 19 the laundry room, kitchen and attic, or was
 20 there water damage elsewhere?
 21 A No. I think it would only be in
 22 that area.
 23 Q Basically that area?

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1 A Yeah.
 2 Q Okay. Do you know if the fire --
 3 when the fire department got there, how
 4 quickly did they extinguish the fire; do you
 5 know?
 6 A I don't know. I know they wouldn't
 7 -- he wouldn't let me back in for awhile
 8 until they said it was safe for me to go back
 9 in.
 10 Q Okay. How soon were you able to get
 11 back in the house?
 12 A Gosh, I'm so sorry, but I don't
 13 know.
 14 Q That's okay. Just do your best.
 15 A I really don't know.
 16 MR. KENNETH COLE: If you don't
 17 know, you don't know.
 18 A Okay. I really don't. Stanley came
 19 out there, though, right -- yeah.
 20 MR. KENNETH COLE: Let me just
 21 say this: Sometimes he needs to know what
 22 you can remember, and sometimes, you know,
 23 it's fair to tell him what you can't

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1 remember.
 2 A Okay. I got that right.
 3 MR. KENNETH COLE: So don't feel
 4 guilty about it. Just answer the best you
 5 can.
 6 MR. BURKE:
 7 Q What I want -- do you know --
 8 sometimes a fire, for whatever reason, will
 9 tend to kind of burn themselves out, and
 10 sometimes they just tend to, you know, spread
 11 quickly. Do you have any idea -- did anybody
 12 ever mention to you, as to this particular
 13 fire, was it something they had a hard time
 14 putting out, or was it -- and you may not
 15 know the answer to that. Nobody may have
 16 ever said anything to you. And what I'm
 17 trying to do, I'm trying to get an idea how
 18 much water they -- you know, what efforts
 19 they used. And I may be better off talking
 20 to the fire department, quite honestly. But
 21 do you recall -- and let me start that
 22 question again. Do you have any idea how
 23 long it took them to put this out or where

Tammy Lynn Cole**27**

<p style="text-align: right;">Page 105</p> <p>1 the water damage of water --</p> <p>2 A I don't. I don't know.</p> <p>3 Q Okay. Was the water -- let me say</p> <p>4 this: Was the water more or less -- again, I</p> <p>5 assume it didn't get in the bedrooms, didn't</p> <p>6 get over on the far side of the house. Would</p> <p>7 that be fair?</p> <p>8 A I don't guess unless it was hot</p> <p>9 spots there, and I say I don't know. I don't</p> <p>10 know about that.</p> <p>11 Q To the best of your knowledge, and</p> <p>12 again, I'll confirm this with somebody else,</p> <p>13 but to the best of your knowledge, the water</p> <p>14 damage was mostly around this red dot we</p> <p>15 put --</p> <p>16 A Right. Right, yes.</p> <p>17 Q -- in the general vicinity where</p> <p>18 there was flame damage?</p> <p>19 A Yeah. Yeah.</p> <p>20 Q Okay. And what about the smoke</p> <p>21 damage? What rooms were damaged with smoke?</p> <p>22 A The smoke was everywhere.</p> <p>23 Q So smoke got the entire house?</p>	<p style="text-align: right;">Page 107</p> <p>1 Q Is that Siresa and an extra bedroom?</p> <p>2 A Uh-huh. A junk room about what you</p> <p>3 call it.</p> <p>4 Q I think we all have one like that.</p> <p>5 A Oh. You ain't got one like that</p> <p>6 one.</p> <p>7 Q Okay. Do you know the square</p> <p>8 footage of this house?</p> <p>9 A It's somewhere between 17 and 19,</p> <p>10 I'm not -- I'm not -- I'm not positive about</p> <p>11 that.</p> <p>12 Q 1700, 1900?</p> <p>13 A Yeah.</p> <p>14 Q I'm getting this for the record.</p> <p>15 All right.</p> <p>16 And I could get this from looking,</p> <p>17 but just asking you would probably be</p> <p>18 quicker. How many bedrooms and how many</p> <p>19 bathrooms?</p> <p>20 A Three bedroom, two bath.</p> <p>21 Q Okay. Has the house been refinanced</p> <p>22 at any time in the past, like, five years?</p> <p>23 A No.</p>
<p style="text-align: right;">Page 106</p> <p>1 A Yeah. At the two back bedrooms, it</p> <p>2 didn't get as bad, but yes, it still, even</p> <p>3 though -- it still got underneath all that</p> <p>4 stuff.</p> <p>5 Q Okay. Now, when you say the two</p> <p>6 back bedrooms, you pointed towards where we</p> <p>7 put the front of the house. Can you --</p> <p>8 A Right here (indicating).</p> <p>9 Q -- be more specific?</p> <p>10 A Yes. And when I say -- I'm sorry.</p> <p>11 When I say "the front," I'm talking about all</p> <p>12 the way -- because our porch goes all the way</p> <p>13 down. Yeah.</p> <p>14 Q Okay. So you're talking about these</p> <p>15 bedrooms that would be, if you're facing the</p> <p>16 front of the house, the two on the far left</p> <p>17 end of the house?</p> <p>18 A Yes.</p> <p>19 Q Okay. Front and back?</p> <p>20 A Yes.</p> <p>21 Q And whose bedrooms are those?</p> <p>22 A It's our baby daughter's and a extra</p> <p>23 bedroom.</p>	<p style="text-align: right;">Page 108</p> <p>1 Q Made any effort to refinance it in</p> <p>2 the last five years?</p> <p>3 A No.</p> <p>4 Q Okay. And one of my questions and I</p> <p>5 think you've already answered this or started</p> <p>6 to: Obviously, y'all plan to repair the</p> <p>7 house?</p> <p>8 A Yes.</p> <p>9 Q And you've not given a statement to</p> <p>10 anybody since the fire that you can recall?</p> <p>11 A No.</p> <p>12 Q And certainly not given a formal</p> <p>13 statement to anybody?</p> <p>14 A No.</p> <p>15 Q You may have spoken with the fire</p> <p>16 department briefly or Darwin Cook briefly,</p> <p>17 but no formal statement?</p> <p>18 A No.</p> <p>19 Q Okay. Who all have you spoken to</p> <p>20 from Auto Owner's; do you recall?</p> <p>21 A Stanley and David.</p> <p>22 Q Anybody else?</p> <p>23 A Jennifer, which was through -- for</p>

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1 the housing.

2 Q Anybody else you can recall?

3 A I don't remember the man's name on
4 the furniture. I don't know. It may be on
5 my phone, but I don't remember his -- I think
6 I only spoke with him that one time.

7 Q All right. And you said Service
8 Master was hired to clean some of the items?

9 A Yes.

10 Q Okay. Is that somebody you picked
11 out to do the cleaning or --

12 A No.

13 Q How did you come into contact with
14 Service Master? Is it Service Master or
15 ServePro? I've heard different --

16 A I don't know. Service -- I don't
17 know which one. Service Master, Service Pro.
18 The insurance company is who sent them.

19 Q Okay. Can we do this; can we just
20 have an agreement that we'll -- whatever it
21 turns out to be, it's either Service Master
22 or Service Pro; it's one or the other?

23 A Yes. That's fine. That's fine.

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1 Q All right. Get these marked up.
2 I've got another round of pictures I want us
3 to go through. Tammy, these are pictures
4 that were sent to me yesterday. One, two,
5 three, four, five, six -- I count 14. And
6 I'm not going to go through these line by
7 line, photo by photo. But I just kind of
8 wanted to ask you in general. I've asked --
9 one of the things I asked you to bring today
10 or asked to be produced prior to this
11 statement was some pictures taken inside the
12 house before the fire. And it looks like
13 there's quite a few pictures of Mr. Walker in
14 here.

15 A Yeah.

16 Q And maybe some holiday pictures and
17 some of the family watching some of the
18 Alabama games?

19 A Yes. That's it.

20 Q But these pictures, these accurately
21 reflect the way the house looked at that
22 point in time?

23 A Yes.

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1 Q And these photographs, there's
2 nothing in there that you see that was
3 removed prior to the fire that was broken or
4 lost or replaced?

5 A I didn't know she sent that one of
6 him biting his toe.

7 Q There's a couple good ones in there.
8 MR. KENNETH COLE: What exhibit
9 is this?

10 MR. BURKE: This is Exhibit 7.
11 (Exhibit No. 7 was marked for
12 identification.)

13 MR. BURKE:

14 Q But I'll let you look through that
15 real quick. Is there anything in there, the
16 items in there, and again, there's some of
17 them that don't show a whole lot, to be
18 honest with you, and again, not that I would
19 expect them to. These are holiday pictures
20 and pictures of the family. But it's
21 something that helps -- kind of helps the
22 insurance company go, okay, well, there's
23 that sofa they were talking about. There's

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1 that, you know.

2 A Right. Right.

3 Q But is there anything in there you
4 see that was not there at the time of the
5 fire or that had changed in any substantial
6 form or fashion?

7 A No.

8 Q Okay. I'm going to mark that just
9 as No. 7.

10 (Exhibit No. 8 was marked for
11 identification.)

12 MR. BURKE:

13 Q All right. And I'm going to move on
14 to No. 8. And these are some other pictures
15 that were supplied to me that I've marked as
16 Exhibit 8. And this one is set up, the way
17 it unfortunately downloaded, a little bit
18 differently, and I say that because it's
19 several smaller pictures, I believe, with 16
20 on each page. So if I can, I want to go
21 through those, and again, I'm going to --
22 starting with the top row, I'm going to, you
23 know, label each page. And they're actually

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1 labeled at the bottom 1 through 20. And I'm
 2 going to start and I'm going to call the top
 3 Row A and one B, C and the very bottom one,
 4 toward the bottom of the page, Row D.
 5 A Okay.
 6 Q And then across the top, I'll call
 7 the one to the far left, Row 1 and Row 2, Row
 8 3 and Row 4, and that way we can kind of have
 9 an idea and make sure we're all referring to
 10 the same picture. And I'll show you kind of
 11 what I'm getting at. You know, A, B, C, D.
 12 So I talk about picture B3, I'd be looking at
 13 this one here (indicating).
 14 A Okay.
 15 Q All right. Can you tell me -- I'm
 16 looking down here at picture D2. What does
 17 that show?
 18 A That's the piano -- a little piano.
 19 Q Okay, uh-huh. What kind of piano?
 20 Is that an adult piano? I just can't tell
 21 from the picture. Is it --
 22 A No. It's a kid's?
 23 Q -- children's toy?

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1 A It is a kid's, yeah.
 2 Q Okay. Where was that piano located;
 3 do you recall?
 4 A Yeah. It was in the kitchen right
 5 by the desk. Uh-huh.
 6 Q All right. And it looks like most
 7 of these, and again, just running through it,
 8 picture A1, is that the kitchen?
 9 A Yeah. As you walk -- when you come
 10 in the back door, yeah, the desk and all,
 11 yeah.
 12 Q Okay. What about A4? What is that
 13 a picture of?
 14 A That's the master bath.
 15 Q Master bath, okay. All right.
 16 Let's see. And C3, can you tell
 17 what that is?
 18 A That's above --
 19 Q Is that the attic?
 20 A Yeah. I'm looking just up taking a
 21 picture of it.
 22 Q It's not somebody inside the attic;
 23 that's just looking up --

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1 A Looking up.
 2 Q -- from the floor?
 3 A Yes. Yes. Uh-huh.
 4 Q All right. I'm going to go on to
 5 the next page. In this one, it looks like
 6 we've got five columns. I'm going to have to
 7 add a D (sic). I'm going to do the same
 8 thing. A will be the top, B, C, D, and E
 9 will be the bottom row. And we have Row 1,
 10 2, 3, and 4 across the top. So again,
 11 looking at Row D, Pictures 1, 2, 3 and 4, are
 12 those all Willard's clothes?
 13 A No. Those are mine.
 14 Q Okay. Your clothes?
 15 A Uh-huh.
 16 Q Okay. Where were these clothes
 17 located? What bedroom or what --
 18 A The master, mine. Yeah, master
 19 closet.
 20 Q Were they in the closet?
 21 A They was.
 22 Q Okay. I think that's all I have on
 23 that particular page. And Page 3, kind of

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1 the same thing. I'm going to mark A through
 2 E for the rows and then 1 through 4 for the
 3 columns. And without having to repeat that,
 4 I'll just do that on every page.
 5 A That's fine. That's fine.
 6 Q Okay. I'm looking first at Photo
 7 B1. It appears to be a photograph that's
 8 kind of melted. Where was that photograph
 9 located?
 10 A It was on the fireplace.
 11 Q On the fireplace, okay. All right.
 12 And E1 through 4, those depict the
 13 kitchen, the cabinets?
 14 A Yes. Yes.
 15 Q Okay. On Page 4, Column E, when
 16 were those pictures taken; do you know? And
 17 I guess my question is this: Is this kind of
 18 showing the repair work being done?
 19 A Yeah, that's when we was gutting it
 20 out, yeah.
 21 Q Okay. And that's pictures 1 -- I
 22 mean, Column E or Row E. It would be Column
 23 1, 2, 3, and 4, and they all depict repair

<p style="text-align: right;">Page 117</p> <p>1 work having been done?</p> <p>2 A Yes.</p> <p>3 Q And the same would be true of D3 and</p> <p>4 4?</p> <p>5 A Yes.</p> <p>6 Q Okay. And I don't see anything on</p> <p>7 Page 5 I want to ask you about. Moving on to</p> <p>8 Page 6, the different jewelry items. On a</p> <p>9 great majority of these in the pictures, and</p> <p>10 again, sometimes the pictures can be a little</p> <p>11 bit deceptive. But I'm not seeing --</p> <p>12 MR. KENNETH COLE: You said Page</p> <p>13 6. You meant 7?</p> <p>14 MR. BURKE:</p> <p>15 Q I'm saying Page 7. I'm sorry. I</p> <p>16 skipped Page 6. On the jewelry -- and this</p> <p>17 goes 7, 8, 9, just kind of all the jewelry.</p> <p>18 Where was the jewelry located? Can you tell</p> <p>19 me what room it was in, first of all?</p> <p>20 A Some of it was in the master</p> <p>21 dresser, and then there was a pull-out thing</p> <p>22 in the desk. In that desk that you was</p> <p>23 talking about while ago and I told you you go</p>	<p style="text-align: right;">Page 119</p> <p>1 what damage has been done? Can you -- and</p> <p>2 I'll start with Page 7 -- and let me just</p> <p>3 mark these real quick. Page 7, Picture B1,</p> <p>4 that looks like -- is that a broach of some</p> <p>5 sort?</p> <p>6 A It's a belt buckle.</p> <p>7 Q Okay. And forgive me, again. My</p> <p>8 wife would understand all this. Some of it</p> <p>9 I'll hit and some of it I won't. I'm a</p> <p>10 little better around Christmas since I've</p> <p>11 been looking in that area. What was wrong</p> <p>12 with the belt buckle?</p> <p>13 A It was just smoke -- it was smoked</p> <p>14 up awful.</p> <p>15 Q Okay. You know, and again, looking</p> <p>16 at some of these other pictures, and I'll go</p> <p>17 down to D3, it looks like an Alabama charm</p> <p>18 bracelet?</p> <p>19 A It is.</p> <p>20 Q Okay. You know, again, and I'm just</p> <p>21 looking here from the picture, I'm not seeing</p> <p>22 a whole lot of smoke damage to it is why I'm</p> <p>23 asking. Is that why you're making a claim</p>
<p style="text-align: right;">Page 118</p> <p>1 to the back door, there was a little pull out</p> <p>2 in there and I had jewelry on it.</p> <p>3 Q Okay. Some of it was inside the</p> <p>4 desk and some of it was inside the dresser?</p> <p>5 A Uh-huh. And then I had some, it was</p> <p>6 in a fire box that actually the fire -- that</p> <p>7 Darwin you was talking about?</p> <p>8 Q Yes, uh-huh.</p> <p>9 A Because they had asked me was there</p> <p>10 anything in the utility room. They actually</p> <p>11 found -- I can tell you this. Siresa's class</p> <p>12 ring, that was one thing that was on that --</p> <p>13 we had this antique phone, and they found her</p> <p>14 class ring. But anyway, I had two fire</p> <p>15 boxes, and so I told them, because I knew</p> <p>16 about where they was at in that laundry room,</p> <p>17 and they got them out. So some jewelry was</p> <p>18 in it.</p> <p>19 Q Okay. Are you making a claim for</p> <p>20 any of this jewelry?</p> <p>21 A Yeah, because I -- I mean, I'm not</p> <p>22 keeping it.</p> <p>23 Q But what -- I guess I'm getting at</p>	<p style="text-align: right;">Page 120</p> <p>1 for that; is it smoke damage?</p> <p>2 A Yes, smoke damage.</p> <p>3 Q Okay. So, all the jewelry -- and it</p> <p>4 may be easier to do it this way: Can you</p> <p>5 look through Pages 7, 8, 9, 10, 11, 12, 13,</p> <p>6 14, and through half of 15, all the jewelry,</p> <p>7 and tell me is there any of the jewelry on</p> <p>8 there that you're claiming anything other</p> <p>9 than smoke damage? So, that would be 7</p> <p>10 through -- again, part way through -- about</p> <p>11 halfway through 15. Say through Row C of</p> <p>12 Page 15.</p> <p>13 A (Reviews document.) No. I mean, it</p> <p>14 wasn't melted. I mean, what was in that one</p> <p>15 case might have been melted some, but that</p> <p>16 there was burned (indicating). That kind --</p> <p>17 Q Okay. What are you looking at?</p> <p>18 A The sheriff thing. That was from</p> <p>19 Calico out in California. Now that was</p> <p>20 burned.</p> <p>21 Q Let me find that.</p> <p>22 A It's on 14.</p> <p>23 Q So, you're looking at the sheriff's</p>

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1 badge?

2 A Uh-huh.

3 Q And that is Page 14, Column -- I
4 mean, Row A, Column 2?

5 A Yeah. That was some of that stuff
6 that was in that fire box I was talking about
7 was in the laundry room.

8 Q Okay. Is there anything else? Any
9 of the other jewelry that has anything other
10 than smoke damage?

11 A Huh-uh. No.

12 Q And if you need a second to look at
13 all this, I know it's several pages. As a
14 matter of fact, if that's all right, why
15 don't we take a quick break?

16 (There was a recess in the
17 deposition.)

18 MR. BURKE:

19 Q Tammy, I think when we left off I
20 had asked you about a couple of pictures that
21 appeared to be of some people -- this is on
22 Page 4 -- doing some of the little repair
23 work. And it looks like kind of the same

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1 thing on Page 5, I assume, that -- Row A and
2 B. And I'm assuming this is where y'all have
3 gutted the rooms that saw flame damage?

4 A Yes.

5 Q Okay. Moving on to Page 6, I see,
6 again, several -- the same thing. These
7 would all be after-the-fire pictures, some of
8 the repair work being done?

9 A Uh-huh. Gutting it out, yes.

10 Q All right. And then I had asked you
11 beginning on Page 7 and going through, I
12 think, it was about halfway through 16 --
13 halfway through 15 about the jewelry, and the
14 only -- all of the jewelry that's claimed,
15 that's all the jewelry with the exception of
16 that sheriff's badge, I think -- I believe on
17 Page 14, Row A, Column 2. With that
18 exception, everything is just smoke damage?
19 There's nothing else that has any kind of
20 flame damage or anything?

21 A I think it's all just smoke.

22 Q Heat damage?

23 A Yeah.

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1 Q All right. And again, these items,
2 they were, I know you said some of them were
3 in fire boxes. And the fire boxes, where
4 were they located? What room were the fire
5 boxes in?

6 A They were in the laundry room.

7 Q Okay. Both of them?

8 A Yes.

9 Q Okay. And then the dresser, you
10 said, there was some jewelry located inside
11 the dresser?

12 A It was.

13 Q Where was the dresser; what room was
14 that in?

15 A In the master bedroom. And then
16 there's a jewelry box there (indicating).

17 Q And then there was some located in
18 the desk?

19 A In the desk.

20 Q And where was the desk located?

21 A The kitchen, when you walk in the
22 back door there.

23 Q Do you still have this jewelry?

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1 A The -- I got my grandmother's beads
2 right there (indicating). I've got them.

3 Q Okay. Which one are those? Can you
4 give me like a letter?

5 A On 9. Page 9, D3.

6 Q Okay. Now on Page 9, what I show
7 D3, it looks like a -- this is --

8 A That's right. 1, 2, that's not 3.
9 So, A, B, C --

10 Q This would be D3 on the line here
11 (indicating).

12 A All right. This one right here
13 (indicating) is what I'm talking about.

14 Q So, you're looking at C4?

15 A Yeah. That one (indicating).

16 Q And you said those are beads you got
17 from your grandmother?

18 A Uh-huh, yes. I do have those.

19 Q Okay. What about the rest of the
20 jewelry?

21 A I don't.

22 Q What became of it? Where is this
23 jewelry? What did y'all do with it?

<p style="text-align: right;">Page 125</p> <p>1 A I just chunked it with all of that 2 other stuff. See how that's melted there? 3 That was some of that stuff that was in that 4 fire box. 5 Q Which one are you -- can you give me 6 a page number? 7 A Oh, 10. 8 Q Ten. And what column? 9 A C. 10 Q And what row? 11 A Three. That's where that -- that 12 was in the fire box, too, where that melted. 13 Q Looking if you could, could you look 14 at Page 11 and in Row A, Column 4, it looks 15 like some jewelry in a Bromberg's box? 16 A Yes. 17 Q Okay. Is there anything wrong with 18 that jewelry? 19 A It was also smoked up. 20 Q Okay. D4. Did y'all make any 21 effort to get the jewelry cleaned? Did you 22 take it to anybody to look at? 23 A Our real stuff we did, but not all</p>	<p style="text-align: right;">Page 127</p> <p>1 MR. BURKE: 2 Q Yeah, mine starts on 38. 3 A Okay. 4 Q And this is, again, exhibit I'm 5 referring to. This is the contents list that 6 you've signed. And just running through 7 these, I'm just going to go through these 8 briefly, real quick. This rose gold lady's 9 watch, that's one of the costume jewelry that 10 you've pointed out over here? 11 A Yes. 12 Q And it was smoke damaged? 13 A Yes. 14 Q And no damage to -- okay. A 15 bracelet with scrolled metal wrap beads? 16 Smoke damage? 17 A Yes. 18 Q Okay. Stainless steel lady's watch? 19 A Yes. 20 Q Smoke damage? Okay. An Alabama fan 21 bracelet, I think that was one we actually 22 looked at specifically, that you said, I 23 think, earlier that had smoke damage?</p>
<p style="text-align: right;">Page 126</p> <p>1 this fake -- this (indicating) kind of stuff, 2 I didn't. The real stuff I cleaned up. I 3 didn't make no claims on the real stuff. 4 Q Okay. So all this jewelry then 5 would be -- 6 A Just costume jewelry. 7 Q -- costume jewelry? 8 A Yeah. Yeah. I didn't make no 9 claims on the real jewelry. 10 Q Go back on the contents list. I 11 need to ask a couple of questions about that. 12 MR. BURKE: Can you grab that 13 contents list and let her look at it? 14 MR. BURKE: 15 Q I just want to ask about some of the 16 jewelry that's listed on there. It may take 17 me a second to find it. 18 MR. KENNETH COLE: What Exhibit 19 is it? 20 MR. BURKE: It's Exhibit 4. I 21 think I'm looking at a different one. Yours 22 may be the same. 23 A Mine starts on 37.</p>	<p style="text-align: right;">Page 128</p> <p>1 A Yes. 2 Q Okay. A white leather lady's watch 3 with rectangular faceplate? 4 A Yes. 5 Q Smoke damage? 6 A Yes. 7 Q If you say yes, I'm just going to 8 assume that's smoke damage? 9 A Yes. 10 Q And if you would, if it's any other 11 type of damage -- in other words, if you'll 12 just say yes, I'll assume that means smoke 13 damage. If it's melted or has any flame 14 damage, if you'll, you know, add to that. 15 A Okay. 16 Q Thank you. Multi-wrap bracelet with 17 small beading? 18 A Yes. 19 Q Okay. Alabama fan necklace? 20 A Yes. 21 Q All right. And here's one. You've 22 got designer Gucci watch, and that one's 23 fairly valuable. You've got that valued at</p>

<p style="text-align: right;">Page 129</p> <p>1 850. Is that one that you were able to 2 clean, or is that one that shows up in one of 3 these pictures? 4 A That's been cleaned. 5 Q So that one can be taken off the 6 list? 7 A Yeah. 8 Q Can I get you to mark that, if you 9 could, here (indicating). And it's right 10 here (indicating) on mine, I believe. 11 A Just put a "X" there or something? 12 Q Yeah. A red "X" is fine. We'll 13 note you put a red "X" by that. 14 A (Complies.) 15 Q And we've got an Alabama fan 16 bracelet? 17 A Yes. 18 Q Okay. This one says "costume 19 jewelry, large CZ stone?" 20 A Yes. 21 Q Okay. Three piece costume jewelry 22 watch, multi-colored? 23 A Yes.</p>	<p style="text-align: right;">Page 131</p> <p>1 A (Complies.) I don't see nothing 2 else. 3 Q Okay. Move back to my pictures. 4 A That's fine. 5 Q Jewelry pictures. And there's just 6 a few more of those. And I'm looking now, 7 again, at Page 15. I'm looking at the bottom 8 two columns, which were the two rows, which 9 would be A, B, C, D and E. Those appear to 10 be decorative type items. Looks like there's 11 a fish? 12 A Oh, yes. They are. 13 Q A couple of statues. Okay. Were 14 those all located in the same room, the items 15 in those two columns? 16 A The fish was in the master bathroom. 17 And the grandma and grandpa was in the master 18 bedroom, or the old man and woman. And then 19 this Jamaican stuff was in the bathroom, 20 master bath. 21 Q Okay. And what about on the next 22 row? 23 A This jewelry set?</p>
<p style="text-align: right;">Page 130</p> <p>1 Q All right. Geneva watch? 2 A Yes. 3 Q Costume jewelry, white watch? 4 A Yes. 5 Q Costume jewelry, Silverstone 6 watch? 7 A Yes. 8 Q And I tell you what, rather than 9 going through it, I'm going to go through it. 10 Looking down there, I see one item on the 11 next page that's valued at \$100. It says 12 Nicolet diamond quartz watch. Is that one 13 y'all were able to clean? 14 A No. No. 15 Q All right. I don't see anything 16 else that's valued in excess of \$100, but if 17 I could get you to look at where we left off. 18 On mine it's Page 40, that Nicolet diamond 19 watch. Just if you could briefly just scan 20 through the rest of it, and if you see 21 anything on there, any jewelry that was 22 cleaned that shouldn't be on there, let me 23 know.</p>	<p style="text-align: right;">Page 132</p> <p>1 Q Uh-huh. 2 A It was in the master bedroom. 3 Q Okay. And what's that next to that, 4 and it looks like it's in a blue -- 5 A Yeah, it's a -- it's from Las Vegas. 6 A cactus and a teepee. 7 Q Okay. And then you got some vases? 8 A Some vases. Uh-huh. 9 Q Next to it in E4. Okay. All those 10 last we just talked about, the fish, the old 11 man and woman statue, Jamaica items, this 12 other statue at E1, jewelry, cactus and the 13 -- all those smoke damage? No flame damage, 14 no water damage? 15 A Just smoke, yes. 16 Q Just smoke, okay. 17 Now, moving on to Page 16. In 18 Column A4, it looks like there's a receipt of 19 some sort or a price tag. Can you tell me 20 what that is? What that item is? It says 21 "Fabulous Las Vegas," I think at the bottom, 22 and it appears -- 23 A Where you at? Oh, right here? It</p>

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1 says "doll" right here. It's a show doll.
 2 It was from Las Vegas. That was actually, in
 3 1993.
 4 Q Page 16, that's A4.
 5 A It says "doll" right beside it.
 6 Q And that's a tag for the doll shown
 7 in A3?
 8 A Yeah.
 9 Q All right. Moving down to Item B,
 10 looks like a German beer stein?
 11 A It is.
 12 Q Okay. Again, just smoke damage?
 13 A Yes.
 14 Q Okay. Unable to clean that?
 15 A No.
 16 Q Did anybody try to clean any of
 17 those items?
 18 A No. No. Didn't fool with it.
 19 Q Do y'all still have that?
 20 A No.
 21 Q It was thrown out?
 22 A No. No. Lord, we waited on -- we
 23 did.

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1 Q All right. And then, down at the
 2 bottom, the last -- I'm going to call it
 3 Column E. I think it's Column E. A, B, C,
 4 D, E. The very last column says "picture."
 5 I think that's that wagon, or you said it was
 6 a lamp?
 7 A A lamp. It's a lamp.
 8 Q On top of the mantle?
 9 A It is. It's a lamp.
 10 Q And same thing, any damage other
 11 than smoke?
 12 A Just smoke.
 13 Q Was it still operational after the
 14 fire? Did it still -- I mean, would it turn
 15 on and light?
 16 A I don't -- I mean, we never did -- I
 17 don't --
 18 Q Okay. So you didn't ever try it?
 19 A No, huh-uh.
 20 Q All right. Moving on to Page 17.
 21 And I'm looking at -- now at A4 and looks
 22 like a Santa Claus in a vehicle?
 23 A Yeah.

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1 Q Okay. That was, obviously, a
 2 Christmas decoration?
 3 A Yeah.
 4 Q Where was that kept?
 5 A That -- that was in Willard's -- the
 6 top of his closet. That was a joke for him
 7 one year.
 8 Q Okay. That's in the master bedroom?
 9 A Yeah.
 10 Q All right. Tammy, I'm looking at
 11 Page 19 now. We've jumped a page or two.
 12 And I'm looking at picture C4, and it appears
 13 to show kind of a two seater piece of
 14 furniture perhaps. And I just want to check
 15 and make sure. Is that a full size because
 16 it shows some dolls it looks like in the next
 17 picture on that. Is that a full size piece
 18 of furniture?
 19 A It is.
 20 Q I just can't tell.
 21 A I'm sorry. Yeah, it is. It's a
 22 regular size bench. It's a Caesar.
 23 Q These are big dolls?

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1 A They are. They are. Yeah.
 2 Q And then on Page 20, the very last
 3 picture, that would be E2. What is that? It
 4 looks like a control of some sort.
 5 A A what? Where are you at?
 6 Q Very last picture, E2?
 7 A Oh, it's a waffle maker, sandwich
 8 maker.
 9 Q Okay. I'm looking one over, I
 10 think.
 11 A This (indicating)?
 12 Q Yes, uh-huh.
 13 A That's a thermometer for the baby to
 14 take his fever. Rub it across his
 15 forehead.
 16 Q Okay. Is there anything amongst any
 17 of those pictures that you want to address or
 18 have any comments about?
 19 A No. I just wish everything was back
 20 the way it was.
 21 (Exhibit No. 9 was marked for
 22 identification.)
 23 (Exhibit No. 10 was marked for

<p style="text-align: right;">Page 137</p> <p>1 identification.)</p> <p>2 MR. BURKE:</p> <p>3 Q All right. Show you what I will</p> <p>4 mark as Exhibit 9 and Exhibit 10.</p> <p>5 Do you recognize these letters?</p> <p>6 A Yes.</p> <p>7 Q Okay. And these are letters you</p> <p>8 sent off. I'll start -- make sure I've got</p> <p>9 the right one, I'm talking about, myself</p> <p>10 here. There's 10. Now, these are letters</p> <p>11 that were sent -- that you and your husband</p> <p>12 sent to Auto-Owner's; is that correct?</p> <p>13 A Yes.</p> <p>14 Q And what was the purpose? I'll</p> <p>15 start with the one in April. What was the</p> <p>16 purpose of that letter?</p> <p>17 A Because they had sent us a check and</p> <p>18 we wanted to make sure that it would be all</p> <p>19 right to cash the check.</p> <p>20 Q Okay. And that check, that</p> <p>21 number -- the number I see in the letter is</p> <p>22 \$33,006.20?</p> <p>23 A Yes.</p>	<p style="text-align: right;">Page 139</p> <p>1 A Yes.</p> <p>2 Q Okay.</p> <p>3 A Service Master. So, yeah.</p> <p>4 Q And is that a letter y'all got from</p> <p>5 Auto-Owner's, from David Eshenour at</p> <p>6 Auto-Owner's?</p> <p>7 A Yes.</p> <p>8 Q Regarding the property over at</p> <p>9 Service Master?</p> <p>10 A Yes.</p> <p>11 Q Okay. What's become of that</p> <p>12 property? And let me say this: What's the</p> <p>13 letter -- can you summarize that letter?</p> <p>14 A It's where he was -- agreed to pay</p> <p>15 it through August 31st.</p> <p>16 Q And when you say "agreed to pay it,"</p> <p>17 you're referring to the cost of storing your</p> <p>18 furniture and items over at Service Master?</p> <p>19 A Yes.</p> <p>20 Q Okay. What happened with those</p> <p>21 items? Have y'all retrieved those items?</p> <p>22 A I went over and looked at them. I</p> <p>23 didn't take none of them back except for his</p>
<p style="text-align: right;">Page 138</p> <p>1 Q And check issued on 3/3/15?</p> <p>2 A Yes.</p> <p>3 Q Okay. And y'all received and cashed</p> <p>4 that check?</p> <p>5 A Yes.</p> <p>6 Q All right. And then on August 5th,</p> <p>7 it refers to, again, same thing, just</p> <p>8 verification that you had received the letter</p> <p>9 -- I mean, received a check?</p> <p>10 A Yes.</p> <p>11 Q Intended to cash it?</p> <p>12 A Yes.</p> <p>13 Q Okay. I don't see in this one an</p> <p>14 amount. Do you recall what the amount of</p> <p>15 this particular check was?</p> <p>16 A It's nine -- a little over 9,000.</p> <p>17 Q All right. That's all the questions</p> <p>18 I've got about those two.</p> <p>19 (Exhibit No. 11 was marked for</p> <p>20 identification.)</p> <p>21 MR. BURKE:</p> <p>22 Q And Tammy, this is what I'll mark as</p> <p>23 Exhibit number 11. Can you identify that?</p>	<p style="text-align: right;">Page 140</p> <p>1 train table.</p> <p>2 Q When did you go look at them; do you</p> <p>3 recall?</p> <p>4 A It was at the end of August.</p> <p>5 Q And the train table, that's like a</p> <p>6 child's toy?</p> <p>7 A Yes.</p> <p>8 (Exhibit No. 12 was marked for</p> <p>9 identification.)</p> <p>10 MR. BURKE:</p> <p>11 Q Okay. Pass that over to you,</p> <p>12 Exhibit 12. And these are the items that --</p> <p>13 some pieces that were taken over at -- it's</p> <p>14 referred to in Exhibit 11 as Service Master.</p> <p>15 Again, I think we had an agreement that</p> <p>16 whether it be Service Master or ServicePro --</p> <p>17 A Right.</p> <p>18 Q -- we all knew we were referring to</p> <p>19 the same group.</p> <p>20 A Right.</p> <p>21 Q But is this, and I'm looking at --</p> <p>22 again, I'm going to number these on this</p> <p>23 exhibit. What number is that at that bottom</p>

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1 there? Twelve?

2 A Twelve, yeah.

3 Q Okay. I'm going to go ahead and put

4 Page 1 on this one, and that shows the

5 child's toy you were talking about. And you

6 did take that back; is that correct?

7 A I did.

8 MR. BURKE: I'm sorry. There's

9 you a copy to look at.

10 MR. BURKE:

11 Q If I can get you to look at Page 2.

12 And that shows, it looks like, a marble -- is

13 that a marble top dresser?

14 A It is.

15 Q Okay. Where was that -- and I'm

16 looking at the top picture, Picture A, which

17 this is what I'll call the top one. Where

18 was that located in the house?

19 A Where's that diagram at? It would

20 have been on the back side of the house.

21 Q What bedroom or what room?

22 A Back here (indicating), right here.

23 Q Okay. Is that the guest bedroom?

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1 A Yeah, uh-huh, the junk room. Yeah.

2 Q And what issues did you have? And

3 again, you know, I'm looking at the picture

4 here, but were there problems with this?

5 A That was new. You could still see

6 the smoke all down in here (indicating).

7 When you opened up these drawers --

8 Q Uh-huh.

9 A -- you could still see smoke all in

10 there, and that's in one of the rooms the

11 door was actually shut.

12 Q Okay. And when you say you could

13 see smoke -- and again, I'm just trying to

14 make it clear for the record -- "all down

15 through here," you were pointing. What are

16 you pointing at?

17 A In the drawers.

18 Q Inside the drawers?

19 A Uh-huh, yes.

20 Q And when you say inside, you mean

21 actually not these, like, side parts but

22 actually inside the drawer?

23 A Uh-huh.

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1 Q Okay. Where you would actually put

2 clothes and store things?

3 A Yes.

4 Q Okay. How about the marble top; was

5 it cleaned satisfactorily? Were they able to

6 clean it at all?

7 A Well, now, I just wasn't satisfied

8 with it.

9 Q Okay. And when you say just -- as a

10 whole, you weren't satisfied with it?

11 A As a whole, I was not satisfied with

12 it.

13 Q Was it more -- again, you know, I

14 understand there was some issues inside the

15 drawers, but as far as the exterior of it,

16 was it -- I'm just trying to make sure I

17 understand, your -- any issues you may have

18 had with it. Was the top cleaned to your

19 satisfaction; did it appear to be okay? I

20 mean, was the only issue the inside the

21 drawers or was there other --

22 A For me when I opened up the drawers

23 and, you know, could still see the smoke, I

Page 144

1 mean, that automatically turned me. I wasn't

2 going to take it. So, I -- to tell you that

3 the top was completely clean, I don't -- I

4 can't tell you that because I don't know.

5 Q Okay. So you didn't really --

6 really as far as looking at the outside of

7 it, once you saw the inside of the drawers --

8 A That was it when I saw the inside.

9 Q Okay. So, you, again, and just to

10 make sure I'm clear, and that I've stated it

11 clearly for whoever may be looking at all

12 this, you didn't really look at the top a

13 whole lot and the same with the outside. You

14 don't really have a comment on those as to

15 their condition because once you saw the

16 inside of it, that was the extent of your

17 review?

18 A Yeah. I wasn't happy with it.

19 Q Okay. I'll quickly go through the

20 rest. What about Page 3? There appears to

21 be a coffee table as Photo A. Now obviously

22 that wouldn't have any drawers to it, or I

23 don't see any drawers to it. What was the

Page 145

1 issue with the coffee table?

2 A You could -- you could tell. I

3 mean, you could see and even the guy at the

4 -- Ron. He even said the same thing. It was

5 all questionable whether they could actually

6 even clean any of this furniture. It was

7 very questionable he said. And then they

8 couldn't. They couldn't clean it.

9 Q And the coffee table in the living

10 room?

11 A Yes.

12 Q I think we've seen pictures of that.

13 A Yeah.

14 Q What about this next piece of

15 furniture on Page 3, Photo B; where would

16 that be?

17 A Siresa's bedroom on the front side.

18 Q Okay. And what about that? What

19 issues -- when you came and looked at it,

20 what issues did you have with that particular

21 piece?

22 A It wasn't cleaned. It was smoke on

23 the inside of it also.

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1 Q Would that one have been like the

2 other one? What I mean by that, did you look

3 at the top and the sides of the -- the

4 outside of the drawers? I mean, did that

5 look okay to you, or was it just the interior

6 drawers?

7 A The interior. I mean, they were

8 closed so it was the interior. You could

9 still see the smoke.

10 Q Okay. Maybe this would be a good

11 way to put it, if the drawers were shut --

12 and again, I'm just trying to figure out

13 exactly what the issues were with it. If the

14 drawers were all shut and not open, would it

15 look okay? Or did it appear okay to you? I

16 mean, would the situation with the problem

17 become apparent when you opened the drawers?

18 A I don't know. I mean, I don't know.

19 I mean, I -- it was damaged. It was damaged.

20 That's it.

21 Q But the damage -- and again, you

22 know, it was -- again, I'm trying to get this

23 where I can explain to my people kind of what

Page 147

1 the claim is and what they're looking at and

2 what the problem with it is. But it was,

3 again, strictly the interior -- I mean, it's

4 the inside of the drawers there's smoke.

5 It's not so much the outside? Or was the

6 outside and the top also -- were those also

7 issues?

8 A I'm sure the outside was, too, with

9 it being on the inside like it was.

10 Q Going on through to the next page.

11 And it looks like a headboard, and again,

12 some drawers. Same issues?

13 A Yes.

14 Q Smoke in the interior -- the

15 interiors were smoked of these, I guess,

16 those are end tables?

17 A Yes.

18 Q Okay. Where were those located?

19 A The living room.

20 Q Okay. So those are more -- I guess,

21 go with the coffee table? Those aren't --

22 they're like bed -- and I say it because I

23 saw them next to the headboard there and

Page 148

1 thought maybe they were like -- might be

2 bedside -- those aren't bedside tables?

3 A No. They're coffee table -- end

4 tables.

5 Q All right. And in Photo B, the

6 table there, is that an end table with the

7 lighter colored that has the items on it? Is

8 that an end table or a bedside table?

9 A Where are you at? No. That's a

10 nightstand.

11 Q Okay. Yeah, we may have been on the

12 wrong page. Are these nightstands? That's

13 what I was asking.

14 A Yes, that's a nightstand.

15 Q Okay. Let me make sure I'm on the

16 right page. Okay. I show that as Page 4 and

17 Picture A is of a headboard and two

18 nightstands?

19 A Yes.

20 Q And Picture B is of a nightstand.

21 It's a lighter color, and it's got -- looks

22 like some items on the top of it?

23 A Yeah.

<p style="text-align: right;">Page 149</p> <p>1 Q And let me go back and ask my 2 question just to make sure. Earlier that's 3 what I was referring to. When you said those 4 are end tables, I was referring to these two 5 tables (indicating). So same thing: When 6 you looked at those, there were problems with 7 the drawers and the smoke damage on the 8 inside of the drawers? 9 A Yes. 10 Q And again, as to those tables, the 11 marble top, the headboard, did you notice 12 anything that just stuck out as far as damage 13 there or issues there? 14 A Just smoke. 15 Q Okay. And then now, I'm moving on 16 to Page 5, which, again, I think this is two 17 separate views of some end tables. And I 18 assume, is that the coffee table on the front 19 there on the bottom photograph? 20 A This (indicating)? 21 Q Yeah, uh-huh. 22 A Yeah. 23 Q Okay. And same thing: I don't see</p>	<p style="text-align: right;">Page 151</p> <p>1 one of these photos? 2 A No. That's the dresser. I know I 3 saw the nightstand. I don't think I've seen 4 the chest of drawers yet. 5 Q I think I may have found it because 6 I thought I had seen that before. Is this 7 last page, Page 8, is that that same -- 8 A It is. 9 Q -- front view of the same -- 10 A It is, yes. 11 Q And Tammy, same thing, this just had 12 smoke to it inside -- 13 A Yeah. 14 Q -- the drawers? And again, on any 15 of these, are there any particular spots on 16 any of the pieces we've looked at where you 17 noticed smoke issues with the top or the 18 sides of the drawers that you could point out 19 specifically? 20 A Yeah. I mean, you could still see 21 the smoke in them. Now, the tables in the 22 living room and stuff, you could see. I 23 mean, you could be standing there by them and</p>
<p style="text-align: right;">Page 150</p> <p>1 any drawers on those, so those just weren't 2 cleaned to your satisfaction? 3 A No, they wasn't. They were not. 4 Q They weren't able to get the smoke 5 off of them? 6 A They were ruined. I mean, there 7 ain't no other word for it but ruined. 8 Q Okay. And Page -- make sure I've 9 got them numbered right. That was 5. 10 Page 6 is, again, the same coffee 11 table, or end table, so I won't ask you about 12 that one again, as far as Photo A. And then 13 Photo B looks like it's just kind of a 14 close-up of one of the table tops. I don't 15 have any real questions about that for you. 16 Moving on to the next page, do you 17 know what Photo -- Page 7. Do you know what 18 Photo B is? Looks like it's a back of a 19 piece, but do you know what piece that is? 20 That's 7B? 21 A Uh-huh. It's the chest of 22 drawers. 23 Q Now, was that one we saw earlier on</p>	<p style="text-align: right;">Page 152</p> <p>1 see that. 2 (Exhibit No. 13 was marked for 3 identification.) 4 MR. BURKE: 5 Q Okay. This will probably be my last 6 exhibit. I'll show this to you. I'm just 7 going to ask a couple of questions about 8 anything else we may want to get from you. 9 This is a list. Have you seen this before 10 today? 11 A Yes. 12 Q This is a list of things I asked you 13 to bring today, and I was just going to kind 14 of go through a couple of them. 15 The cell phone records, I don't 16 think that's something we'll need in 17 retrospect, so I don't see any need to get 18 those in this particular case. 19 On No. 1, the tape-recording of the 20 conversations between yourself and any person 21 acting for Auto-Owner's. There are no tape 22 recordings; is that correct? There is no 23 video, no audio recordings?</p>

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1 A No.

2 Q Okay. And you got me a complete

3 list of all items in the house at the time of

4 the fire, and that's your contents list that

5 we got as an exhibit today, and I believe

6 that's Exhibit 4. So we got that.

7 Videos and photographs made after

8 the fire showing the items claimed in the

9 fire debris. And I think we've got some

10 pictures of those showing some of the repair

11 work being done and to the extent you have

12 photos. If you have any others that you

13 find, could you get those to me as well?

14 A Okay.

15 Q Okay. Completed sworn statement and

16 proof of loss, and I think your attorneys are

17 working on that.

18 Receipts detailing the purchase of

19 any of the items listed on the contents list,

20 and you don't have any receipts?

21 A I don't.

22 Q Have you made any effort to try to

23 get any duplicate receipts? In other words,

Page 154

1 have you been at like Standard Furniture and

2 asked them, hey, can you pull my account and

3 get me that?

4 A I can get them to do that.

5 Q Okay. Can you try a couple of

6 places? You know, and again, it's

7 understandable, and I don't expect you to

8 have a receipt for everything on that list.

9 But if you could get a few of these places

10 and then come up, because a lot of times,

11 again, particularly things that are recently

12 purchased where you've got an account

13 running, they'll have a -- you know, they can

14 get you a duplicate receipt. And that would

15 go a long way towards helping establish the

16 claim. So, anything you can get in that

17 regard.

18 Bank statements and cancelled checks

19 for the past year, is that something y'all

20 can get to me? And again, I'm trying to look

21 and see, you know, payments made for these

22 things and, you know, maybe some checks show

23 to Standard Furniture or Best Buy or whoever

Page 155

1 showing some of the purchases you've talked

2 about.

3 MR. KENNETH COLE: Do y'all

4 really need bank statements and cancelled

5 checks from January 2012 to the present date?

6 Is that really necessary in this one, Bo?

7 MR. BURKE: Can we go off the

8 record real quick?

9 (There was an off-the-record

10 discussion in the deposition.)

11 MR. BURKE: We can go back on.

12 MR. BURKE:

13 Q On No. 9, again, I think we talked

14 about -- we talked about the monthly debts,

15 I'm all right there.

16 It would help to get the tax

17 returns, again, just to show because, again,

18 it's a separate way for me to show and for

19 you to establish what's -- hey, the money was

20 there to buy the things. It's not in the

21 account anymore.

22 MR. KENNETH COLE: Yeah. I'll

23 check with Gary, because I know she brought

Page 156

1 some in. I just don't know if they've been

2 copied yet or not, but we'll get those to you

3 for sure.

4 MR. BURKE:

5 Q Receipts obviously for anything that

6 was purchased to replace or repair. And

7 obviously that's going to go towards

8 recovering any depreciation.

9 MR. KENNETH COLE: Okay.

10 MR. BURKE:

11 Q Any appraisals, and there may not be

12 any, but, I mean, if they had the house

13 appraised, you know, a year ago for whatever

14 reason, if -- I'll pick on the silverware

15 that we got -- got thrown off the list. If

16 that had been appraised and was still being

17 claimed, if somebody had happened to have

18 that appraised.

19 I've got the driver's license.

20 And, I'll ask real quickly. Tammy,

21 back to you. Do y'all have any other

22 insurance claims in the past, say, ten years?

23 Do you recall? I know you mentioned already

Tammy Lynn Cole**40**

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1 the ones I'm aware of. Now, you have a
 2 tornado claim. I'm aware of that. What year
 3 was that; do you recall?
 4 A 2011.
 5 Q That was that big one that kind of
 6 went up through Tuscaloosa and on up through
 7 --
 8 A Yeah.
 9 Q Any other claims that you can think
 10 of in the past ten years?
 11 A Any kind of insurance claim?
 12 Q Yes.
 13 A My daughter wrecked my car.
 14 Q Okay. Do you recall when that was?
 15 A Last year. No, this year. This
 16 year.
 17 Q I'll just say 2014/2015, somewhere
 18 in there.
 19 A It was this year.
 20 Q All right. Any others you can think
 21 of?
 22 A Huh-uh.
 23 Q Okay. I think that's handled then,

Page 158

1 too. So, yeah, if y'all could come up with
 2 anything you've got, anything that you think
 3 would help, that would go a long way.
 4 MR. BURKE: And if we could take
 5 just about five minutes and run through my
 6 notes, I'm just about done.
 7 A All right.
 8 (There was a recess in the
 9 deposition.)
 10 MR. BURKE:
 11 Q Tammy, I'm sure you'll be pleased
 12 to hear I've got just another couple of
 13 questions, and that's about it.
 14 A All right.
 15 Q Other than the people that are your
 16 tenants, is there anybody else that lives in
 17 the general vicinity?
 18 A No.
 19 Q Who is your closest neighbor? I
 20 mean, let me ask this: Is there anybody
 21 within a mile of the house, other than your
 22 tenants?
 23 A Are there?

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1 Q Uh-huh.
 2 A Yeah. I mean, there's more people.
 3 Because we live right on 157.
 4 Q Okay. Do you know any of the
 5 people?
 6 A Garland Jones. Now, they live right
 7 up the road.
 8 Q Do they live within sight of your
 9 house?
 10 A If you went up the highway, I guess
 11 you could see their mailbox.
 12 Q Okay. Anybody else that lives
 13 within sight of your house? And when I say
 14 "your house," I'm talking about, obviously,
 15 the one that caught fire.
 16 A Are you talking about if I walk out
 17 to the highway, or are you talking about from
 18 my front porch?
 19 Q No. I'm talking about somebody from
 20 their house, sitting in their -- standing in
 21 their front yard can see your house.
 22 A Garland and them couldn't do that
 23 either.

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1 Q Anybody?
 2 A Now, I don't know if Charlie and
 3 them could see our house or not.
 4 Q Okay. Let me kind of move on then.
 5 Is your husband going to make all the repairs
 6 to the house, is that the plan? Or do you
 7 know?
 8 A Himself, or hire somebody to?
 9 Q Himself?
 10 A No. He can't do it all by
 11 himself.
 12 Q Okay. Is he going to just serve as
 13 kind of the general contractor and kind of
 14 oversee the work and kind of sub out as he
 15 needs; is that the plan?
 16 A I guess. You can ask him how he's
 17 going to do all of it.
 18 Q All right. Have y'all ever had an
 19 insurance policy cancelled for any reason?
 20 A Auto-Owner's cancelled us.
 21 Q Okay. Other than on this case, any
 22 others? Ever had any other policy cancelled
 23 for any other reason? Ever had one

Page 161

1 non-renewed where the policy expired and they
 2 said we're not going to up it up again?
 3 A I don't think so. I don't recall
 4 anybody else doing that before.
 5 MR. KENNETH COLE: Other than
 6 Auto-Owner's.
 7 A Other than, yeah, other than
 8 Auto-Owner's.
 9 MR. BURKE:
 10 Q Okay. Do y'all have a storage unit
 11 off premises anywhere?
 12 A No.
 13 Q Okay. And again, making sure I'm
 14 clear. What property did y'all -- did y'all
 15 make any kind of salvage efforts of your own?
 16 I mean, I know Service Master pulled some
 17 things to try to clean. Was there anything
 18 that y'all tried to save or were able to save
 19 from the house?
 20 A We waited and waited on them to come
 21 out. I mean, I had to get the stuff out of
 22 there. I mean, we done had mold setting up.
 23 I mean, we had to get rid -- the stuff had to

Page 162

1 go.
 2 Q Okay. When you say "stuff had to
 3 go," you're talking about, again, the
 4 contents?
 5 A Yes. And -- yeah.
 6 Q So then basically, you know, again,
 7 is there anything you still have -- maybe I
 8 should put it that way. Anything that was in
 9 the house when it burned that y'all still
 10 have that we haven't already discussed?
 11 A No.
 12 Q Okay. And is there anything other
 13 than the Service Master -- I know you said
 14 you got some of the jewelry cleaned, didn't
 15 make a claim for that, and obviously, that
 16 silverware. Is there anything else you were
 17 able -- that y'all sent out somewhere that
 18 they were unable to clean or unable to -- in
 19 other words, anything else y'all tried to
 20 salvage that was an effort that was not
 21 successful?
 22 A No.
 23 Q Okay. Didn't y'all try to wash any

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1 of the clothes and see if any of that would
 2 --
 3 A No, huh-uh.
 4 Q Okay. And the only thing taken from
 5 Service Master was that child's toy that we
 6 just went over?
 7 A That's it.
 8 Q Okay. And do you know when the
 9 proof of loss was submitted? I think it's
 10 one of the exhibits I showed you, the one we
 11 went over line by line, that showed the
 12 numbers. Do you know when that was submitted
 13 to Auto-Owner's?
 14 A Huh-uh. What date is on there? I
 15 don't know.
 16 MR. KENNETH COLE: Let's see.
 17 MR. BURKE: You have the
 18 exhibits over there?
 19 MR. BURKE:
 20 Q Looks like it was notarized June
 21 3rd, 2015. I didn't see any date of it being
 22 submitted. I was just asking if you recall
 23 what day?

Page 164

1 A I don't, I don't know.
 2 Q Okay. But obviously, it would have
 3 been after June 3rd?
 4 A Yeah.
 5 Q And what about the contents list?
 6 This has a date on it of September 14, 2015.
 7 Is that roughly when y'all would have
 8 submitted it?
 9 A Yes.
 10 Q Okay. On this it shows some purses
 11 in the laundry room. Where were those
 12 located in the laundry room; do you recall?
 13 A I do. There was a -- like a coat
 14 rack, that was -- when you open up the
 15 laundry room door, there's a coat rack right
 16 there, and that's where I hang my purses
 17 on.
 18 Q Were those purses hanging on the
 19 coat rack and some coats as well?
 20 A Yes, uh-huh.
 21 Q In the kitchen there's -- one of the
 22 things y'all have got claimed here is a
 23 relatively expensive stand mixer. Do you

<p style="text-align: right;">Page 165</p> <p>1 recall where that was purchased?</p> <p>2 A Probably at WalMart.</p> <p>3 Q Cuisinart it looks like? I'm on</p> <p>4 Page 5.</p> <p>5 A That big mixer?</p> <p>6 Q Yeah, the big mixer.</p> <p>7 A It would have been at WalMart.</p> <p>8 Q Okay. And on Page 7 the</p> <p>9 refrigerator, it says it was a Samsung</p> <p>10 refrigerator. Again, same question: Do you</p> <p>11 recall where that would have been purchased?</p> <p>12 A Sears.</p> <p>13 Q Okay. Do you know what Sears y'all</p> <p>14 might have gotten it from?</p> <p>15 A Moulton.</p> <p>16 Q Moulton?</p> <p>17 A Uh-huh. We got it in 2011.</p> <p>18 Q Okay. And then on my Page 8,</p> <p>19 there's an antique Lord's Supper picture. Do</p> <p>20 you recall where that was purchased?</p> <p>21 A No, I don't -- no. I do not know</p> <p>22 where that was at. That was hanging in the</p> <p>23 kitchen there.</p>	<p style="text-align: right;">Page 167</p> <p>1 Q King sleigh bed. Those were all</p> <p>2 purchased --</p> <p>3 A Standard, uh-huh.</p> <p>4 Q All that master bedroom furniture</p> <p>5 was Standard?</p> <p>6 A Yes, uh-huh.</p> <p>7 Q What about on the next page, a king</p> <p>8 mattress and box springs; were those also</p> <p>9 purchased at Standard?</p> <p>10 A They were.</p> <p>11 Q Okay. Again, on my Page 13 there's</p> <p>12 a suede fur jacket. Do you recall where that</p> <p>13 may have been purchased?</p> <p>14 A I don't know where that came from.</p> <p>15 It was my daughter's.</p> <p>16 Q And it's 15 years old?</p> <p>17 A Uh-huh.</p> <p>18 Q Had that one for a little while.</p> <p>19 You don't remember?</p> <p>20 A Yeah.</p> <p>21 Q Okay. That one you sort of say was</p> <p>22 it a gift to you or a family member?</p> <p>23 A Yes.</p>
<p style="text-align: right;">Page 166</p> <p>1 Q Okay. And do you know -- the only</p> <p>2 reason I'm asking, I see that somebody has</p> <p>3 put down here WWW great big canvas.com. Do</p> <p>4 you know if that was where it was purchased</p> <p>5 or is that where they tried to obtain a</p> <p>6 price?</p> <p>7 A Probably just to obtain a price.</p> <p>8 Yeah. Yeah.</p> <p>9 Q All right. And on page -- my Page</p> <p>10 11 I'm looking at a -- it's a round oak wood</p> <p>11 dining table with pedestal. Y'all have it</p> <p>12 valued at \$999. Do you know where that would</p> <p>13 have been purchased?</p> <p>14 A Standard Furniture.</p> <p>15 Q Standard?</p> <p>16 A Uh-huh. Yeah, that's what I'm</p> <p>17 saying. Most -- the big items, they come</p> <p>18 from Standard Furniture. I mean, that's</p> <p>19 going to be easy to get receipts from.</p> <p>20 Q Same for the master bedroom down</p> <p>21 there. You've got a large dresser, 799.99,</p> <p>22 large chest of drawers, 599.99.</p> <p>23 A Standard Furniture.</p>	<p style="text-align: right;">Page 168</p> <p>1 Q Who gifted it to you; do you recall?</p> <p>2 A My daughter.</p> <p>3 Q Okay. And then on my Page 15,</p> <p>4 there's some cowboy boots for 188, and again,</p> <p>5 it shows JC Penney. Was that -- again, were</p> <p>6 they purchased there, or is that where we</p> <p>7 kind of priced them?</p> <p>8 A That would be a price because they</p> <p>9 didn't -- they come from Mckeg Western Wear.</p> <p>10 Is there not -- I noticed. I meant to say</p> <p>11 something about that. They're supposed to be</p> <p>12 two pairs of boots on there, and I ain't</p> <p>13 found but one pair of boots on there.</p> <p>14 There's supposed to be two of them boots.</p> <p>15 Q I don't know if there's another one</p> <p>16 on there or not, to be honest with you.</p> <p>17 A No. I've not seen another pair of</p> <p>18 cowboy boots.</p> <p>19 Q Okay. I'm looking at page -- my</p> <p>20 Page 21. This is a living room. And there</p> <p>21 are -- the item I'm looking at, two sets of</p> <p>22 three pane custom curtains. Do you recall</p> <p>23 where those were made or who did those for</p>

<p style="text-align: right;">Page 169</p> <p>1 y'all?</p> <p>2 A Those are JC Penney.</p> <p>3 Q Okay. And JC Penney -- is custom</p> <p>4 curtains -- and again, forgive my being male.</p> <p>5 My wife probably would know this. But is</p> <p>6 that the brand name, or were these custom</p> <p>7 made for you guys? Is that something that JC</p> <p>8 Penney does?</p> <p>9 A No. They didn't make them. I</p> <p>10 ordered them online.</p> <p>11 Q So custom curtain, that's just like</p> <p>12 a brand name?</p> <p>13 A I guess.</p> <p>14 Q And then in the living room, the</p> <p>15 love seat at the bottom, recliner, and couch,</p> <p>16 all those are from Standard Furniture?</p> <p>17 A They are.</p> <p>18 Q Okay. And the same with the end</p> <p>19 tables, coffee table, buffet table?</p> <p>20 A Yes.</p> <p>21 Q What about the Samsung Galaxy tablet</p> <p>22 under that for 309.54? Do you recall where</p> <p>23 that was purchased?</p>	<p style="text-align: right;">Page 171</p> <p>1 Dillard's. Do you know where those were</p> <p>2 purchased?</p> <p>3 A No. That'd be Miranda.</p> <p>4 Q Okay. Gotcha.</p> <p>5 A That would be Miranda.</p> <p>6 Q And on the next page for me is a</p> <p>7 black Guess purse.</p> <p>8 A That would be Miranda also.</p> <p>9 Q All right. And the Wii, do you have</p> <p>10 any idea where that would have been</p> <p>11 purchased?</p> <p>12 A WalMart.</p> <p>13 Q WalMart. Okay.</p> <p>14 On Page 33 I'm looking at two prom</p> <p>15 dresses. And I think one is about a -- one a</p> <p>16 year old and one two years old. And can you</p> <p>17 tell me where those were purchased and who</p> <p>18 they were --</p> <p>19 A Promenade. That was in Tuscumbia.</p> <p>20 Q And all for Siresa?</p> <p>21 A Siresa.</p> <p>22 Q I guess, based on age, yeah.</p> <p>23 A Yeah.</p>
<p style="text-align: right;">Page 170</p> <p>1 A That was through AT&T.</p> <p>2 Q Okay. Next one I'm looking at is on</p> <p>3 page -- my Page 23. It's a custom made oak</p> <p>4 roll-back desk, and I know we talked about</p> <p>5 that desk. Again, was that actually custom</p> <p>6 made?</p> <p>7 A It was.</p> <p>8 Q Do you know who made that or where</p> <p>9 that was --</p> <p>10 A Todd Bradford.</p> <p>11 Q Todd Bradford?</p> <p>12 A Uh-huh, Bradford Cabinets.</p> <p>13 Q Do you know where Bradford Cabinets</p> <p>14 are located? What city?</p> <p>15 A Hatton.</p> <p>16 Q And I'm on my Page 24, Acer laptop,</p> <p>17 I guess, computer?</p> <p>18 A It came from WalMart.</p> <p>19 Q Okay. And on Page 28, I'm looking</p> <p>20 at a brown Coach purse and a black Coach</p> <p>21 purse. And the reason I ask, it looks like</p> <p>22 one of them has been valued from Macy's and</p> <p>23 one -- one mentions Macy's and one mentions</p>	<p style="text-align: right;">Page 172</p> <p>1 Q And do you know offhand, were those</p> <p>2 both dresses for her?</p> <p>3 A Are they for Siresa? Were they?</p> <p>4 Q Yes, uh-huh.</p> <p>5 A Yes.</p> <p>6 Q All right. Now I'm on Page 35 and</p> <p>7 I'm looking at an authentic Chinese geisha</p> <p>8 robe. Do you have any idea where that may</p> <p>9 have been purchased?</p> <p>10 A That is going to come from -- it's</p> <p>11 from Fenicia, the jewelry store on that</p> <p>12 expensive jewelry logo, Bromberg's. So</p> <p>13 Fenicia got that for -- Fenicia got it for</p> <p>14 Siresa.</p> <p>15 Q I'm sorry. I got a little lost.</p> <p>16 No, I get -- I know who Siresa is.</p> <p>17 A Fenicia is one of Willard's son's</p> <p>18 wives. Yeah.</p> <p>19 Q And then again, I'll ask --</p> <p>20 A I'm sorry.</p> <p>21 Q That's fine. The furniture right</p> <p>22 under that, again, all Standard -- standard</p> <p>23 Furniture, queen bed, queen mattress?</p>

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<p style="text-align: right;">Page 173</p> <p>1 A Yes.</p> <p>2 Q Chest of drawers, nightstand and</p> <p>3 dresser with mirror?</p> <p>4 A They are.</p> <p>5 Q Okay. And then from Siresa's room,</p> <p>6 same thing, queen bed, queen mattress set,</p> <p>7 chest of drawers, nightstand, dresser, those</p> <p>8 are all Standard Furniture as well?</p> <p>9 A They are.</p> <p>10 Q Okay. And real quickly, is this the</p> <p>11 ones which y'all -- it says about two years</p> <p>12 ago. Is this the one y'all were paying on</p> <p>13 right before the fire? Was this part of what</p> <p>14 y'all were paying on; do you recall?</p> <p>15 A Which one is that? Is it the queen?</p> <p>16 Q This is Siresa's, I think it's under</p> <p>17 Siresa's room. And I'm guessing that's kind</p> <p>18 of that lighter colored furniture we looked</p> <p>19 at -- saw in the pictures?</p> <p>20 A No. It would be the darker color</p> <p>21 that we're still paying on.</p> <p>22 Q The darker?</p> <p>23 A Yeah, the darker ones we're still</p>	<p style="text-align: right;">Page 175</p> <p>1 39, that wasn't the one you said that you</p> <p>2 were not making a claim for; is that</p> <p>3 correct?</p> <p>4 A Right.</p> <p>5 Q Okay. And I just don't have it</p> <p>6 marked on this particular copy. It is on our</p> <p>7 other one. And we've been through the</p> <p>8 jewelry.</p> <p>9 All right. Tammy, I think that's</p> <p>10 all I have for you.</p> <p>11 A Okay.</p> <p>12 Q I will mention a couple of things</p> <p>13 real quick just to kind of close out the</p> <p>14 record. If you could, please, any receipts</p> <p>15 for anything you replaced, any repair work,</p> <p>16 materials, anything you do, you've got to</p> <p>17 have those because those will be used, again,</p> <p>18 to gross up on this depreciation to the</p> <p>19 extent allowable.</p> <p>20 And then, I try to be nice to</p> <p>21 everybody. I hope you think I've been easy</p> <p>22 to deal with and nice to you today, so, but I</p> <p>23 appreciate your time and coming in. And I'll</p>
<p style="text-align: right;">Page 174</p> <p>1 paying on.</p> <p>2 Q All right. The VitalWrap Hot Cold</p> <p>3 Therapy system, can you tell me what that is</p> <p>4 and where that was obtained?</p> <p>5 A Through the arthritis -- anyway,</p> <p>6 it's for therapy for arthritis and all.</p> <p>7 Q Okay.</p> <p>8 A Yeah. My back and my knees, the</p> <p>9 thing, it come around you, and then you could</p> <p>10 put hot water and ice for cold and however,</p> <p>11 and then it would just flow through it.</p> <p>12 Yeah, it was nice.</p> <p>13 Q Did it help with arthritis?</p> <p>14 A It did on the pain. You'd be</p> <p>15 surprised.</p> <p>16 Q My wife has arthritis.</p> <p>17 A Really?</p> <p>18 Q And it flares, and kind of comes and</p> <p>19 goes.</p> <p>20 A Yeah. Yeah.</p> <p>21 Q Let's see here. And I think this is</p> <p>22 one that -- just on mine, I don't have it</p> <p>23 marked off. The designer Gucci watch on Page</p>	<p style="text-align: right;">Page 176</p> <p>1 let you get on. I know you've got places to</p> <p>2 be and got to get to work.</p> <p>3 A Okay. All right.</p> <p>4 Q Have a good Christmas.</p> <p>5 A All right. Thank you. You, too.</p> <p>6 (The EXAMINATION UNDER OATH of Tammy</p> <p>7 Lynn Cole was concluded at 11:58 a.m.)</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p>

Tammy Lynn Cole**45**

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1 STATE OF ALABAMA)
 2)
 3 COUNTY OF MADISON)
 4

5 I, the undersigned, hereby certify
 6 that the foregoing pages, number 1 through
 7 178, inclusive, contain a full, true and
 8 correct transcript of the Examination Under
 9 Oath of TAMMY LYNN COLE, as the same was by
 10 me taken down in shorthand on the date and at
 11 the place heretofore set out and thereafter
 12 by me reduced to typewriting.

13 I further certify that immediately
 14 prior to testifying TAMMY LYNN COLE was, by
 15 me, duly sworn as set out above.

16 I further certify that I am neither
 17 attorney or counsel for, nor related to or
 18 employed by any of the parties to the action
 19 in which this Examination Under Oath is
 20 taken, and further that I am not a relative
 21 or employee of any attorney employed by the
 22 parties hereto, or financially interested in
 23 the action.

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1 This the 6th day of January, 2016.

2
 3 /s/ Theresa A. Epp
 4

5 _____
 6 Theresa A. Epp, CCR
 7 ACCR #: 180
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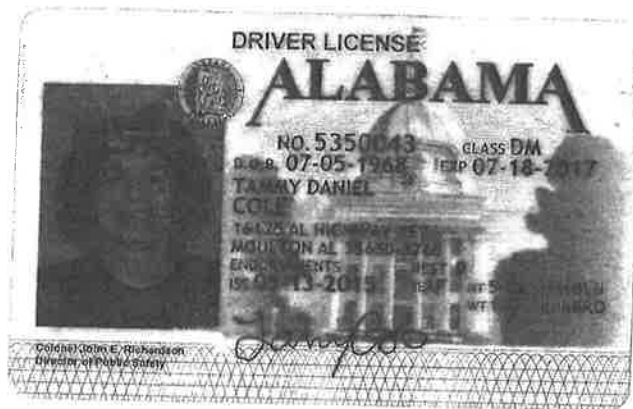
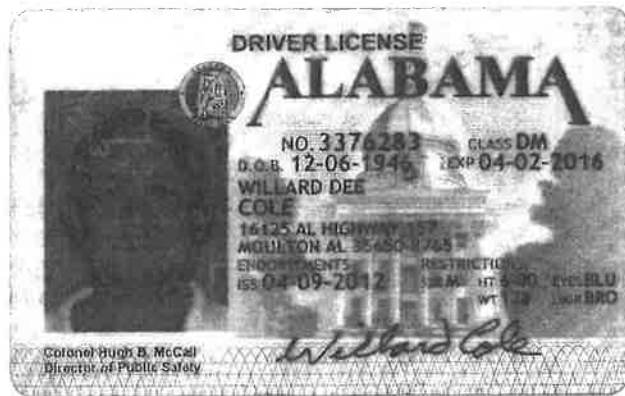
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